



Your Competitive advantage for Environmental insurance products

From large utilities to remediation contractors and restoration companies, our capacity and appetite for environmental risk will help you grow and sustain a book of environmental risks.

Through our **EnviroPAC** program we are able to offer you a broad range of flexible and comprehensive liability products for Environmental Contractors, Consultants and Waste Facilities. Our package policies allow you to select the coverage and limits of liability that most effectively address your particular risks, budgets, and growth plans. The **EnviroPAC** policy offering includes General Liability, Contractor Pollution Liability, Professional Liability, Site Pollution Liability, Transportation Pollution Liability, as well as Follow Form Excess.

General Highlights:

- Up to \$25,000,000 limits available
- Coverage available for US companies with operations and facilities anywhere in the world
- Project Policies available with policy term up to 5 years
- Pollution legal liability policies available with terms up to 10 years

General Liability:

- ISO based coverage forms
- Offered on both Occurrence and Claims Made basis
- Flexible coverage including extensions for Products Pollution, Hired & Non-Owned Auto, Employee Benefits, and many others

Contractor Pollution Liability:

- Offered on both Occurrence and Claims Made basis
- Coverage trigger: Pollution incident resulting from work performed by you or on your behalf
- Covered loss: Cleanup Costs, Third-Party Bodily Injury and Third-Party Property Damage
- Additional details provided in our Contractor Pollution Liability Highlights Sheet

Professional Liability:

- Coverage offered on Claims Made basis
- Coverage trigger: Alleged act, error, or omission resulting from your professional services
- Covered loss: Damages to Third-parties
- Additional details provided in our Professional Liability for Environmental Consultants Highlights Sheet

Site Pollution Liability:

- Coverage offered on Claims Made basis
- Coverage trigger: Pollution incident at, on, or emanating from your site
- Covered Loss: On-Site Cleanup, Off-Site Cleanup, Third-Party Bodily Injury and Third-Party Property
- Pre-Existing and New Conditions coverage available
- Additional details provided in our Site Pollution Policy Highlights Sheet

Transportation Pollution Liability:

- Coverage offered as an extension to either a Contractor Pollution Liability policy or Site Pollution Liability policy
- Covered loss includes Cleanup Costs, Third-Party Bodily Injury and Third-Party Property Damage resulting from a pollution incident

Follow Form Excess:

- Coverage offered on a supported and unsupported basis
- Coverage available excess of General Liability, Contractor Pollution Liability, Professional Liability, Site Pollution Liability, Auto Liability, Employers Liability, and Maritime Employers Liability