

Services Tailored to Your Needs

In 1984, the Insurance Services Office (ISO) revised the Commercial General Liability (CGL) policy to exclude the escape, release or threatened release of pollutants because of the fear of too many severe environmental claims. Those businesses that do not transfer that risk to a specialized environmental insurance policy are now self-insuring this real exposure.

Century Insurance has established itself as a preeminent underwriter in the environmental industry on a national basis.

Key facts:

Minimum premiums:

- ▶ \$2,500

Limits available:

- ▶ Up to \$6 million

Minimum deductible:

- ▶ \$2,500 (\$5,000 standard)



Contractor's Pollution Liability

Contractors Pollution Liability (CPL) insurance is an answer to environmental liabilities left uncovered by standard General Liability insurance. Available on either a claims-made or an occurrence basis, CPL is an environmental insurance policy that helps protect contractors against pollution conditions caused by covered operations, including work performed by subcontractors.

CPL Insurance may:

- ▶ Apply to both sudden and gradual pollution conditions;
- ▶ Cover either blanket operations or project specific exposures;
- ▶ Offer environmental pollution insurance in the form of pollution legal liability coverage to contractors that most standard general liability programs specifically exclude; and
- ▶ Cover insured contractors for environmental liabilities, which include third-party claims for bodily injury, property damage, and environmental damage resulting from pollution conditions caused by construction and remediation operations, whether performed by the contractor or subcontractors.

Consultant's Professional Liability

Consultant's Professional Liability insurance is tailored for environmental consulting firms and projects of all sizes. Flexible programs come with market-leading risk management services, legal defense services and financial strength. Coverage can be provided on a claims-made basis for the full range of environmental exposures, from the most hazardous to the most benign.

Consultants Professional Liability insurance may provide:

- ▶ A broad definition of Insured; and
- ▶ Tailored options, including deductibles, self-insured retentions, excess policies, and project specific policies.

Environmental Contractor's & Consultants Liability Package

The Environmental Contractor's & Consultant's Liability Package (ENV) is a comprehensive environmental casualty insurance policy which bundles Commercial General Liability, Contractor's Pollution

Liability and Consultant's Professional Liability into one efficient program. The policy is designed specifically for environmental contractors and consultants and can be tailored to meet their individual needs. The policy eliminates coverage gaps present when purchasing separate policies, and provides a cost effective tool for managing environmental contractors and consultants insurance needs.

Special features include:

- ▶ Commercial General Liability and Contractor's Pollution Liability coverage is included on an occurrence or a claims-made basis providing third-party liability protection relating to the premises, operations or products / completed operations of the insured as well as bodily injury, property damage or clean-up caused by the escape of pollutants arising from the insured's environmental contracting or consulting work;
- ▶ Professional Liability coverage provided on a claims-made basis for errors and omissions arising out of professional services rendered by or on behalf of environmental consultants or engineers;
- ▶ Excess Liability coverage is available to support the ENV primary policy;
- ▶ Auto Liability coverage is available to support the ENV program; and
- ▶ Workers' Compensation coverage is available to support the ENV program.

Key Classes of Business We Can Assist You With:

Environmental Contractors:

Eligible for CGL and CPL Coverage

- ▶ Asbestos Abatement
- ▶ Lead Abatement
- ▶ Mold Abatement
- ▶ PCB Abatement
- ▶ Soil Remediation
- ▶ Groundwater Remediation
- ▶ UST Installation/Removal
- ▶ AST Installation/Removal
- ▶ Tank & Pipe Cleaning
- ▶ Emergency Response
- ▶ Lab-Pack, Drum Handling
- ▶ Crime Scene Cleanup
- ▶ Medical Waste Handling
- ▶ Environmental Drilling
- ▶ Landfill Construction
- ▶ Environmental Sample Collection
- ▶ Fire & Water Restoration

Non-Environmental Contractors Eligible for CPL Only

- ▶ Carpentry
- ▶ Plumbing
- ▶ Electrical, HVAC/Mechanical
- ▶ Concrete / Masonry
- ▶ Insulation, Excavation/Grading
- ▶ Industrial Cleaning
- ▶ Painting
- ▶ Roofing
- ▶ Utilities
- ▶ Street/Road
- ▶ Oil/Gas Lease Operations
- ▶ Drilling (Oil, Gas, Water)

Environmental Consultants:

Eligible for CGL, CPL and E&O Coverage

- ▶ Air Quality
- ▶ Asbestos Assessments
- ▶ Lead Assessments
- ▶ Mold Assessments
- ▶ Abatement Design
- ▶ Contaminant Analysis
- ▶ Phase I/II/III Assessments
- ▶ Remedial Design
- ▶ Environmental Regulations
- ▶ Environmental Permitting
- ▶ Environmental Compliance
- ▶ Tank System Design
- ▶ Tank Integrity Testing
- ▶ Waste Arranging/Brokering
- ▶ Environmental Expert Witness

Prohibited Classes of Business

- ▶ Nuclear Decommissioning
- ▶ Nuclear Consulting
- ▶ Geophysical
- ▶ Structural Engineering
- ▶ Residential Structural / Systems Inspections