

Environmental Liability Programs

Admitted & Non-Admitted carrier rated A XV by AM Best

Minimum Premium: Minimum Deductible:	\$2,500 CGL - \$250 / All Other Lines - \$2,500
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Eligible States:	California - Oregon - Texas
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Limits Covered:	Up to \$10,000,000 Per Occurrence/Claim And General Aggregate. Up to \$5,000,000 Umbrella (follow form)
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<p style="text-align: center;">Coverage I:</p> Commercial General Liability (occurrence or claims made), Pollution Liability (occurrence or claims made), and Professional Liability (claims made); either separately or combined.	<p style="text-align: center;">Classifications:</p> Environmental Contractors: Asbestos abatement, mold abatement, lead abatement, remediation, drilling, tank removal and installation, piping, fire and water restoration, lab packing, industrial cleaning, soil removal, emergency response. Environmental Consultants, Engineers & Laboratories: Assessments, industrial hygiene, health & safety, regulatory compliance and permitting, remedial design, remediation oversight, training, hydro-geological investigations, laboratories.
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<p style="text-align: center;">Coverage II:</p> Stand-alone Contractors Pollution Liability (occurrence or claims made)	<p style="text-align: center;">Classifications:</p> Non-Environmental Contractors: Street and road, industrial, mechanical, roofing, plumbing, grading, excavation, general contracting, electrical, painting, demolition, rigging.
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<p style="text-align: center;">Coverage III:</p> Commercial General Liability (occurrence or claims made) and Site Pollution Liability (claims made); either separately or combined	<p style="text-align: center;">Classifications:</p> Environmental Facilities: Landfills, waste treatment operations Manufacturers of environmental products: Containment systems, tanks, landfill liners, air pollution control, waste treatment systems, detection equipment
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<p style="text-align: center;">Coverage IV:</p> Stand-alone Site Pollution Liability (claims made)	<p style="text-align: center;">Classifications:</p> Non-Environmental Facilities/Sites: Manufacturing, hospitals, warehousing, vacant, land, agricultural, mining, tank farms, dry cleaners
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Submission Requirements:	<ul style="list-style-type: none"> ▪ Acord 125 (Commercial Insurance Application) ▪ Acord 126 (General Liability sections) ▪ Environmental supplemental ▪ Loss runs – 3 yrs Currently Valued is Preferred ▪ Trade Certifications ▪ Expiring program specifics (i.e. Trades, Forms, AI's)
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