



Carrier: Beazley Syndicates A.M. Best rating A XV

Limit Capacity: \$10M primary, \$5M excess of \$1/2M

Environmental Contractors, Consultants and Engineers:

Coverages provided –

- Commercial General Liability
- Contractors Pollution Liability
- Professional Liability
- Transportation Pollution Liability
- Environmental Impairment Liability

\$2,500 minimum premium

Target Classes –

Contracting *(at least 50% of total operations)*

Asbestos/Lead/Mold Abatement, Soil Remediation, UST & AST Removal/Testing/Installation, Fire/Water Damage Restoration, Solar Panel Installation, Landfill Cleanup, Liner Installation, Hazardous Waste Clean-up, Industrial Cleaning, Well Monitoring, Bio-Remediation, Emergency Response, Soil Sampling

Consulting *(at least 50% of total operations)*

Remedial Design and Investigation, Phase I, II, III Assessments, Analytical Lab Testing, Hydrogeological Consulting, Mold Assessment, Environmental Permitting and Project Management, Soil and Groundwater Testing, Waste Brokering, Energy Efficiency Engineering, Wetlands Consulting

Prohibited Classes –

Geotechnical Consulting/Testing, Oil & Gas Drilling and Fracking, CGL for NY risks without a NY Action-Over Exclusion

CPL Stand-alone for Non-Environmental Contractors

Carpentry, General Construction, Demolition, Debris Removal, Non-Environmental Drillers (not oil/gas), Electrical, Excavation/Grading, HVAC/Mechanical, Industrial Maintenance, Painting, Landscaping, Fencing, Insulation/Fire Proofing, Paving – Street & Road, Plumbing, Roofing, Sewer/Water Main, Utility, Drywall



Environmental Facilities

This includes: 1) waste collection, recycling, treatment and disposal facilities and 2) biofuels, ethanol and solar power facilities.

Coverages provided –

- Commercial General Liability
- Environmental Impairment Liability
- Contractors Pollution Liability
- Transportation Pollution Liability
- Professional Liability

\$3,000 Minimum Premium

Target Classes –

At least 50% environmental operations. Recyclers of all types, special waste landfills, waste-to-energy plants, private and package wastewater treatment plants, biofuels.

Prohibited Classes –

Hazardous waste *disposal* sites, municipal power plants, municipal wastewater plants, CGL for NY risks without a NY Action-Over Exclusion, municipal solid waste landfills and salt water injection wells limited to standalone pollution.

Site Pollution Stand-alone

Vast majority of facility types from multi-family residential properties to industrial manufacturing facilities.

Mold, asbestos, lead-based paint coverage available.

Business interruption coverage available

New and historic conditions coverage available.

Three-year term lengths offered frequently, up to 5 years new conditions and seven years historic conditions available.

Prohibited Classes –

Hazardous waste *disposal* sites, upstream oil and gas production, oil and gas transmission lines, traditional full-scale oil refineries, municipal power plants, municipal wastewater plants.