

# ENVIRONMENTAL & CONSTRUCTION PROFESSIONAL PROGRAM OVERVIEW

Comprehensive insurance solution tailored to protect businesses from unique environmental and professional exposures.



## Target Classes Include:

### Premises Pollution-Focused Products

- Agricultural Facilities
- Brownfields/Redevelopment
- Commercial Real Estate
- Contractors/Trades
- Construction
- Healthcare
- Hospitality
- Manufacturing/Industrial
- Multi-family Real Estate
- Transportation
- Warehouse/Logistics
- Waste Facilities

### Contractor-Focused Products

- Commercial Contractors
- Construction Managers
- Design-build Contractors
- Fixed Base Operators
- General Contractors
- Industrial Cleaners
- Masons
- Mechanical Contractors
- Painting Contractors
- Plumbers
- Roofers
- Street and Road Contractors



## BENEFITS YOU CAN COUNT ON.



### WORLD-CLASS EXPERTS.

Dedicated team of environmental specialists with 20+ years' of experience.



### QUICK & RESPONSIVE.

Our average turnaround time is 3 days, with rush options available as needed.



### OUTSTANDING COVERAGE.

Our policy forms are best-in-class through SiriusPoint, a strong A-rated carrier partner.



### IN-HOUSE CLAIMS HANDLING.

Our experienced team of attorneys are on hand to help.

# LET'S GET YOUR CLIENTS COVERED

## CONTRACTOR'S POLLUTION LEGAL LIABILITY PLUS (CPL)

Our CPL policy provides best-in-class protection for contractors and other professionals from claims related to pollution incidents resulting from their work activities.

### Features:

- Limits of liability up to \$25M/\$25M
- Policy terms up to 3 years
- Project policies up to 17 years in total coverage
- Provides coverage for clean-up costs, mold, legionella, bodily injury, property damage, business interruption, and legal costs
- Coverage for Bankruptcy Litigation Expenses, Disaster Management Costs, Subpoena Expenses, and Litigation Expenses
- Credit towards the SIR for the use of approved mediation
- Facility coverage for owned locations and equipment yards

## CONTRACTOR'S POLLUTION & PROFESSIONAL LEGAL LIABILITY PLUS (CPPL)

Our CPPL policy includes CPL coverage as well as coverage for errors and omissions in professional services, making it a more comprehensive insurance solution that addresses both pollution and professional liability risks.

### Features:

- Limits of liability up to \$25M/\$25M
- Policy terms up to 1 year
- CPL coverages above plus:
  - Protection for professional liability resulting from actual or alleged acts, errors, or omissions from professional services and legal costs

## POLLUTION LEGAL LIABILITY PLUS (PLLP)

Our PLLP policy is a valuable insurance solution for owners and operators that offers coverage for pollution liability risks at a specified site(s), filling the environmental gap left in general liability policies.

### Features:

- Limits of liability up to \$25M/\$25M
- Policy terms up to 10 years; 13 years for lenders
- Provides coverage for pollution-related incidents as well as mortgage protection, diminution in value, business interruption, non-owned disposal sites, transportation of an insured's wastes or products, and contracting services.

## OWNER'S PROFESSIONAL PROTECTIVE INDEMNITY PLUS (OPPI)

Our OPPI policy protects project owners with tailored coverage and project-specific limits, which provides insurance protection for professional liability risks when the design professional's insurance is insufficient or unavailable.

### Features:

- Limits of liability up to \$25M/\$25M
- Project policies with terms up to 5 years plus ERP and completed operations periods up to 12 years
- Coverage for ADA and FHA Expense, Bankruptcy Litigation Expense, Building Information Modeling Expense, Disaster Management Costs, Subpoena Expense, and Litigation Expense

## FOLLOW FORM EXCESS LIABILITY

Our Excess policy provides extra coverage above the primary policy. We can write this policy above another carrier or ourselves when providing the coverage types we offer.

### Features:

- Limits of liability up to \$25M/\$25M
- Policy terms of up to 10 years and 13 years for lenders for premises accounts
- No built in exclusions

## WANT MORE INFORMATION?

For additional information please contact  
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