

## Packaged Insurance for Environmental Contractors & Consultants



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### Eligible Accounts

- Environmental Service Providers
- Contractors of all types, ranging anywhere from fire & water restoration contractors to asbestos abatement and demolition.
- Environmental Consultants

### Coverages Offered

- Coverage usually based off the CGL Coverage Part
- Packages can then add Contractors Pollution (aggregate limit). The benefit is that it provides coverage that fills much of the CGL pollution exclusion gap.
- Packages can then add the Professional Liability (aggregate limit). Again, the benefit is having the same carriers provide coverage typically excluded from the CGL.
- Package can also cover Premises Specific Pollution Liability, Over the Road Pollution exposures, Storage Tanks, and more.
- Coverages are written with combinations of triggers, depending on options selected.
- Various retentions depending on lines chosen
- All coverages share one aggregate limit.

### Optional Coverage Enhancements

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Prior Claims Made Nose coverage.
- Separate defense limits.
- Non-owned disposal site coverage.
- Transportation Pollution Liability.
- And many others.

### Limits

- Package currently costs as little as \$2,500, plus tax and fee.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.

### Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

### Why Choose Us

#### Carrier Partnerships

We work with the most reputable carriers in the business and is a leader in providing wholesale access to these important insurance markets.

#### Proven Expertise

We have over 30 years of experience helping our agents place the most effective coverage possible with the industry's leading insurance companies.

#### Solution Partners

We help agents assess client needs, identify effective coverage options, and provide the tools to support successful sales.