

Professional and Contracting Services Environmental Liability Insurance Policy

Covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services. This policy also provides coverage for liability associated with Acts, Errors and Omissions arising from Professional Services. It can also provide coverage for liability associated with Owned Locations, Non-Owned Disposal Sites, and Transportation of the insured's products or wastes.

This policy is suitable for construction managers, general contractors, and a variety of specialty trades, including:



Construction Managers



General Contractors

Specialty Trades:

- Drywall
- Painting/Coating
- Electrical
- Heating, Ventilation and Air Conditioning (HVAC)
- Plumbing
- Mechanical
- Glazier/Curtain wall
- Industrial Cleaning/Janitorial
- Masonry/Concrete
- Street and Road
- Heavy Highway
- Roofing
- Utility
- Excavation/Grading

Policy Benefits

- Professional Services coverage.
- Mitigation Costs coverage.
- Professional protective indemnity coverage.
- Contracting services coverage provided on an occurrence basis.
- Completed operations coverage for jobs that are completed.
- Occurrence non-owned disposal sites coverage on an unscheduled and blanket basis.
- Occurrence in-bound and out-bound transportation coverage.
- Sudden and accidental Pollution Legal Liability for owned location(s).
- Legal Expense is provided in addition to the Limit of Liability for all Insuring Agreements.
- First party discovery trigger for a pollution condition at a Job Site.
- Emergency Response Costs coverage.



Environmental Division Main Office

397 Eagleview Blvd., Ste 100
Exton, PA 19341

888-828-4320
GAIG.com/Environmental



Policy Benefits, continued

- Mold Matter coverage available on an occurrence basis.
- Broad definition of Insured.
- Definition of Bodily Injury includes building related illness and medical and environmental monitoring.
- Definition of Insured includes the client of the insured when required by written contract.
- Punitive, multiplied, or exemplary damages, and civil fines, penalties and assessments, where insurable by law.
- Mediation credit.
- Replacement Costs include Green Building Materials.
- Public Relations Expense is provided in addition to the limits of liability.
- Ninety (90) day Automatic and three (3) year Optional Extended Reporting Period available.
- Cumis Counsel where entitled by law.



Our Strengths

- Exceptional service
- Expert Underwriting staff
- Collaborative and solutions oriented
- In-house claims team of licensed attorneys specializing in contractor's pollution liability claims handling
- In-house Risk Engineering offering valued added services to our Insureds
- 24/7 Emergency Response support program for all Insureds
- AM Best Rating of "A" or better for over 110 years

Policy Features

- Limits of Liability up to \$50 million each act, omission or pollution condition/\$100 million aggregate.
- One-year policy term for practice policies.
- \$12,500 minimum premium.
- Covers Professional and Contracting Services in the U.S. and Canada, including incidental foreign exposures.
- Separate limits can apply to each coverage part.

Submission Requirements

- GAIG General Application For Environmental Insurance.
- GAIG Supplemental Application for Professional and Contracting Services Environmental Liability Insurance.
- Most recent five (5) years loss history.
- Last two (2) years financial statements and/or 10-K report.

Great American
Insurance Company

110+ years with an **A** or better rating by AM Best

Corporate Headquarters

301 E. Fourth Street
Cincinnati, OH 45202

For agent/broker distribution only. AM Best rating affirmed December 3, 2021. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale, or purchase thereof would be unlawful © 2022 Great American Insurance Company. All rights reserved. 5488-ENV (04/22)

