

Contracting Services Project Specific Environmental Liability Insurance Policy



Covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services for a specific project. This policy also provides coverage for liability associated with Non-Owned Disposal Sites and Transportation of the insured's product or waste.

This policy is suitable for:

- Alternative Energy Contractors
- Construction Managers and General Contractors
- Demolition Contractors
- Design/Build Contractors
- Drilling Contractors
- Drywall Contractors
- Electrical Contractors
- Environmental Consultants and Contractors
- Environmental Labs
- Fixed Base Operators
- HVAC Contractors
- Industrial Cleaners
- Masonry/Concrete Contractors
- Mechanical Contractors
- Painting Contractors
- Pile Driving
- Plumbing Contractors
- Street and Road Contractors
- Roofers
- Steel Erection Contractors
- Turnkey Environmental Project Management
- Utility Contractors

Policy Benefits

- Can be structured as a single company project specific, owner-controlled wrap-up or a contractor-controlled wrap-up insurance program.
- Contracting Services coverage provided on an occurrence basis.
- Coverage for non-owned disposal sites on an unscheduled basis.
- Occurrence In-bound and Out-bound transportation coverage to or from a Project Site.
- Legal Expense is provided within the Limit of Liability.
- 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.
- Primary insurance for the insured's client when required by written contract.
- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments.
- Definition of Pollutants includes mold, Legionella, and EMFs.
- Mold Matter coverage available on an occurrence basis for low exposure risk classes.
- Definition of Property Damage includes Natural Resource Damages.
- Ninety (90) day Automatic Extended Reporting Period for claims-made coverage grants.
- Completed operations coverage available.
- Cumis Counsel where entitled by law.
- Blanket waiver of subrogation when required by written contract.

Policy Features

- Limits of Liability up to \$25 million occurrence/\$50 million aggregate.
- Up to ten (10) year policy term.
- Combination of policy term and completed operations cannot exceed fifteen (15) years.
- \$5,000 minimum premium for single year policy.
- Covers Projects in the U.S. and Canada.
- Separate limits can apply to each coverage part.

Submission Requirements

- GAIG Supplemental Application for Project Specific Contracting Services Environmental Liability Insurance.
- Past three (3) years loss history.
- Combination of policy term and completed operations cannot exceed fifteen (15) years.
- Copy of the full contract for the project.

Environmental Divisional Offices

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Coverage description is summarized. Refer to the policy declarations and policy form for a full description of applicable terms, conditions, limits and exclusions. Insurance products are written by one or more of the following surplus lines insurance companies: Great American E & S Insurance Company, Great American Fidelity Insurance Company, and Great American Protection Insurance Company. Product may not be available in all jurisdictions. This publication 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. Great American Insurance Group insurers are subsidiaries of American Financial Group, Inc. (AFG), based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange ("NYSE") and Nasdaq under the symbol ("AFG"). Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo (words and design) and the word marks "Great American" and "Great American Insurance Group". © 2011 Great American Insurance Company. All rights reserved.