

Contracting Services Environmental Liability Insurance Policy (CSE)

Great American Environmental's new Contracting Services Environmental Liability Insurance Policy (CSE) provides a broader and more comprehensive coverage package to meet the pollution liability needs of our clients.



Key Product Changes

- 100% additional defense limits up to \$5,000,000
- Includes a first-party discovery trigger for cleanup costs
- No Emergency Response Sub-limits
- Broadened coverage applies to transportation performed by and on behalf of the insured. Coverage is not limited to transportation to and from a job site
- Occurrence coverage to address waste disposal
- On- and off-site sudden and accidental coverage for a pollution condition at a covered location

Environmental Division

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Change	How Coverage is Affected
Amendment to Definition of Legal Expenses	✓ Broadens Legal Expense definition to include reasonable expenses incurred by the first named insured during due legal process
Changes to Term, Limits of Liability and Self-Insured Retentions	✓ Now offering 100% additional defense up to \$5 million limits
Public Relations Expense Coverage Added	✓ \$250,000 additional limit applies
Removal of Faulty Workmanship/ Own Work Exclusion	✓ Exclusion removed from policy form
Removal of Separately Insured Project Exclusion	✓ Exclusion removed from policy form
Amendment to Natural Occurring Materials Exclusion	✓ Coverage giveback for silt, sedimentation and radon