

# Professional and Contracting Services Environmental Liability Insurance Policy

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



## Key Product Changes

- 100% additional defense up to \$5 million limits
- Broader professional liability coverage
- Enhanced coverage for owned locations
- Two-year policy terms now available

## Key Product Highlights

### Professional Liability

- The new PCM form consolidates all professional coverages for easy navigation, so coverages and limits are easily accessible
- Broad Professional Services definition
- Provides professional indemnity coverage which addresses damages excess of sub-contracted design professional's insurance
- Self-insured retention (SIR) no longer required for professional indemnity coverage
- Provides coverage for damages suffered by a third party (i.e., client or other unrelated party), arising from an act, error, or omission in professional services performed by or on behalf of the Insured
- Coverage for costs to mitigate or prevent further harm resulting from an act, error or omission in professional services rendered by or on behalf of the insured

### Pollution Liability

- Includes a first-party discovery trigger
- No sub-limits for emergency response
- On- and off-site sudden and accidental coverage for a pollution condition at a covered location
- Pollution condition must begin and end within 10 consecutive days opposed to the previous 7-day period
- Full occurrence coverage to address waste disposal
- Coverage applies to transportation performed by and on behalf of the insured; Coverage is not limited to transportation to and from a job site

## Environmental Division

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## Summary of Product Changes

Change	How Coverage is Affected
Amendment to Definition of Carrier	✓ Definition of Carrier now includes first- and third-party transportation
Amendment to Definition of Claim	✓ Definition of Claim now includes Professional Indemnity language
Amendment to Definition of Legal Expenses	✓ Broadens Legal Expense definition to include reasonable expenses incurred by the first named insured during due legal process
Amendment to Definition of Loss	✓ Now includes Professional Indemnity Coverage language
Amendment to Definition of Professional Services	✓ Broadens the definition of Professional Services in regard to mitigation costs and adds Professional Indemnity language
Added Definition of Design Professional	✓ Adds the definition of Design Professional to form
Added Definition of Required Insurance	✓ Adds the definition of Required Insurance to form
Changes to Term, Limits of Liability and Self-Insured Retentions	<ul style="list-style-type: none"> <li>✓ Two-year policy terms now available</li> <li>✓ Now offering 100% additional defense up to \$5 million limits</li> <li>✓ Public relations now fixed to \$10,000 SIR</li> </ul>
Removal of Faulty Workmanship/Own Work Exclusion	✓ Exclusion removed from policy form