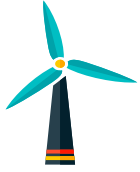


Contracting Services Environmental Liability Insurance Policy

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 Non-Owned Disposal Sites, Transportation of the insured's product or waste and Owned Locations.

This policy is suitable for many contractors, including:



Alternative Energy Contractors



HVAC Contractors



Utility Contractors



Demolition Contractors



Construction Managers / General Contractors



Plumbing Contractors



Design/Build Contractors



Drilling Contractors



Painting Contractors



Environmental Division

Main Office

397 Eagleview Blvd., Ste 100
Exton, PA 19341

888-828-4320

GAIG.com/Environmental

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Policy Benefits

- Coverage for both new and historical conditions.
- Contracting Services coverage provided on an occurrence basis.
- Owned site coverage for sudden and accidental pollution events which migrate from the location.
- Coverage for non-owned disposal sites on an unscheduled basis.
- In-bound and out-bound transportation coverage to or from a Job 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.
- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law.
- Definition of Pollutants includes mold, Legionella and EMFs.



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Policy Benefits, continued

- Mold Matter coverage available on an occurrence basis.
- Definition of Pollution Condition includes illicit abandonment of Pollutants at a Covered Location.
- Definition of Property Damage includes Natural Resource Damages.
- Ninety (90) day Automatic and three (3) years Optional Extended Reporting Period for claims-made coverage grants.
- Cumis Counsel where entitled by law.

Policy Features

- Limits of Liability up to \$50 million each occurrence/ \$100 million in the aggregate.
- Up to three (3) year policy term.
- \$5,000 minimum premium for single year policy.
- Covers 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 Contracting Services Environmental Liability Insurance.
- Past three (3) years loss history.
- Last two (2) years financial statements and/or 10-K report.



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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 Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. © 2018 Great American Insurance Company. All rights reserved. 5488-3-ENV (06/18)


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