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](image1.png)
![HVAC Contractors](image2.png)
![Utility Contractors](image3.png)
![Demolition Contractors](image4.png)
![Construction Managers / General Contractors](image5.png)
![Plumbing Contractors](image6.png)
![Design/Build Contractors](image7.png)
![Drilling Contractors](image8.png)
![Painting Contractors](image9.png)

Environmental Division
Main Office
397 Eagleview Blvd., Ste 100
Exton, PA 19341
888-828-4320
GAIG.com/Environmental

**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.
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.