

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 construction managers, general contractors, and a variety of specialty trades, including:



Construction Managers



General Contractors

Specialty Trades:

- Drywall
- Painting/Coating
- Electrical
- Heating, Ventilation and Air Conditioning (HVAC)
- Plumbing
- Mechanical
- Glazier/Curtain wall
- Industrial Cleaning/Janitorial
- Masonry/Concrete
- Street and Road
- Heavy Highway
- Roofing
- Utility
- Excavation/Grading
- Steel Erection
- Drilling
- Pile Driving
- Demolition
- Alternative Energy
- Environmental

Policy Benefits

- Contracting services coverage provided on an occurrence basis.
- Completed operations coverage for jobs that are completed.
- Occurrence non-owned disposal sites coverage on an unscheduled and blanket basis.
- Occurrence in-bound and out-bound transportation coverage.
- Sudden and accidental Pollution Legal Liability for owned location(s).
- Legal Expense is provided in addition to the Limit of Liability for all Insuring Agreements.
- First party discovery trigger for a pollution condition at a Job Site.
- Emergency Response Costs coverage.
- Mold Matter coverage available on an occurrence basis.
- Broad definition of Insured.
- 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.



Environmental Division

Main Office

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Environmental

Policy Benefits, continued

- Punitive, multiplied, or exemplary damages, and civil fines, penalties and assessments, where insurable by law.
- Mediation credit.
- Replacement Costs include Green Building Materials.
- Ninety (90) day Automatic and three (3) year Optional Extended Reporting Period available.
- Cumis Counsel where entitled by law.

Policy Features

- Limits of Liability up to \$50 million each pollution condition/\$100 million aggregate.
- Up to three (3) year policy term \$5,000 minimum premium.
- Covers Contracting Services in the U.S. and Canada, including incidental foreign.

Our Strengths

- Exceptional service
- Expert Underwriting staff
- Collaborative and solutions oriented
- In-house claims team of licensed attorneys specializing in contractor's pollution liability claims handling
- In-house Risk Engineering offering valued added services to our Insureds
- 24/7 Emergency Response support program for all Insureds
- AM Best Rating of "A" or better for over 110 years

Submission Requirements

- GAIG General Application For Environmental Insurance.
- GAIG Supplemental Application for Contracting Services Environmental Liability Insurance.
- Most recent five (5) years loss history.
- Last two (2) years financial statements and/or 10-K report.



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Insurance Company

110+
years
with an **A**
or better
rating by
AM Best

Corporate Headquarters

301 E. Fourth Street
Cincinnati, OH 45202

For agent/broker distribution only. AM Best rating affirmed October 28, 2020. 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 E&S Insurance Company, an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all 50 states and the DC. This 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 © 2021 Great American Insurance Company. All rights reserved. 5488-ENV (02/21)

