

## Contracting Services Environmental Liability 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 products or wastes and Owned Locations.



This policy is suitable for construction managers, general contractors, and a variety of specialty trades, including:



**CONSTRUCTION  
MANAGERS**



**GENERAL  
CONTRACTORS**

- Drywall
- Painting / Coating
- Electrical
- HVAC
- Plumbing
- Mechanical
- Utility
- Glazier
- Masonry / Concrete
- Street and Road
- Heavy Highway
- Roofing
- Excavation / Grading
- Steel Erection
- Pile Driving
- Demolition
- Alternative Energy

### Environmental Division

#### Main Office

397 Eagleview Blvd., Ste 100  
Exton, PA 19341

888-828-4320

[GAIG.com/Environmental](http://GAIG.com/Environmental)

### Learn More



**Limits of Liability** up to \$50 million each pollution condition/\$100 million aggregate

**Multi-year terms** available

Available on **admitted and non-admitted paper**

**100% additional legal expense up to \$5 million limits**  
Includes a **first-party discovery trigger** for cleanup costs

Emergency Response Costs coverage with **no 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.

## Policy Benefits

- 100% additional legal expense up to \$5 million limits
- Contracting services, including mold, coverage provided on an occurrence basis
- Emergency Response Costs coverage with no sub-limits
- Includes completed operations coverage
- Broad definition of Insured includes the client of the insured when required by written contract
- Occurrence non-owned disposal sites coverage on an unscheduled basis
- Occurrence in-bound and out-bound first- and third-party transportation coverage
- On- and off-site sudden and accidental Pollution Legal Liability for a pollution condition at a covered location
- Mediation credit
- Punitive, multiplied, or exemplary damages, and civil fines, penalties and assessments, where insurable by law
- Includes Waiver of Subrogation when required by contract
- Public Relations Expense is provided in addition to Limits of Liability
- No separate insured project exclusion
- Replacement Costs include Green Building Materials
- No fault workmanship exclusion

## Policy Features

- Limits of Liability up to \$50 million each pollution condition/\$100 million aggregate
- Multi-year terms available
- Available on admitted and non-admitted paper

## Submission Requirements

- Application for Contracting Services Environmental Liability Insurance
- Most recent five (5) years loss history

[GAIG.com/Environmental](http://GAIG.com/Environmental)

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