

# Environmental Product Guide



*Keep this guide handy so you can respond quickly to requests for environmental coverage. Contact the experts of Great American's Environmental Division to uncover the hidden risks in your clients' operations and develop a customized program to protect them.*

*For Agent/Broker Distribution Only*



**Environmental**

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

## Professional and Contracting Services

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from each pollution condition associated with Contracting Services. This policy also provides coverage for liability associated with Acts, Errors and Omissions arising from Professional Services. Coverage is available for liability associated with non-owned disposal sites, transportation of the insured's product or waste, and owned locations.

- Limits of liability up to \$50 million each act, error, omission or pollution condition/\$100 million in the aggregate
- One year policy term for practice policies
- \$12,500 minimum premium for single year policy
- Covers professional and contracting services in the U.S. and Canada, including incidental foreign exposures

## Contracting Services

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from each pollution condition 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.

- Limits of liability up to \$50 million each pollution condition/\$100 million in the aggregate
- Policy terms of up to three years
- \$5,000 minimum premiums (single-year policy)
- Covers locations in the U.S., U.S. territories, Canada, and other select countries

## Contracting Services Project Specific

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from each pollution condition associated with Contracting Services for a specific project.

- Limits of liability up to \$50 million each pollution condition/\$100 million in the aggregate
- Up to 10 year policy term; up to 12 years completed operations period, combined policy term and completed operations period up to 17 years
- \$5,000 minimum premium for single year policy
- Covers locations in the U.S., U.S. territories, Canada, and other select countries

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## Premises Liability

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution condition associated with premises. In addition, this policy covers an insured's pollution liability arising from non-owned disposal sites, transportation of products or wastes, and incidental contracting services. Coverage is available for new and historical pollution conditions arising from both sudden and gradual events.

- Limits of liability up to \$50 million each pollution condition/\$100 million in the aggregate
- Policy terms of up to 10 years
- Policy terms of up to 13 years for lenders
- \$7,500 minimum premiums (single year policy)
- Covers locations in the U.S., U.S. territories, Canada, and other select countries

## Indoor Air Quality/Mold

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution condition on, at or within a building.

- Limits of liability up to \$50 million each pollution condition/\$100 million in the aggregate
- Policy terms of up to three years
- \$5,000 minimum premiums (single year policy)
- Covers locations in the U.S. or Canada

## Closure and Post-Closure

Satisfies the regulatory financial assurance requirements for owners or operators of landfills, waste treatment, hazardous waste, storage or disposal facilities.

- Limits of liability up to \$50 million in the aggregate
- One-year policy term
- \$25,000 minimum premium for annual policy
- Covered locations in U.S., U.S. territories, Canada, and other select countries

## Excess

Provides follow-form excess coverage for any customer class that has purchased a primary environmental liability insurance policy, with a qualified environmental carrier.

- Limits of liability up to \$50 million each loss/\$50 million in the aggregate; aggregate limits to match each loss limits
- Up to 10 year policy term
- \$50,000 minimum premium

**Questions?** Contact your Great American Environmental Division representative or call 1-888-828-4320