

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

Professional and Contracting Services

This 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 Acts, Errors and Omissions arising from Professional Services.

- Limits of liability up to \$50 million each occurrence/\$100 million in the aggregate
- One year policy term for practice policies
- \$12,500 minimum premium for single year policy

Contracting Services

This 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.

- Limits of liability up to \$50 million each occurrence/\$100 million in the aggregate
- Policy terms of up to three years
- \$5,000 minimum premiums (single-year policy)

Contracting Services Project Specific

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

- Limits of liability up to \$50 million each occurrence/\$100 million in the aggregate
- Up to ten (10) year policy term
- Combination of policy term and completed operations up to 17 years
- \$5,000 minimum premium for single year policy

Products Pollution

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from a pollution condition caused by the Insured's product. This policy provides coverage when the product has been put to its intended use by a person or entity that's not an Insured. Coverage also applies to a pollution condition caused by the Insured's product during transportation by a third party.

- Limits of liability up to \$5 million
- Policy term of one year
- \$5,000 minimum premium

Questions? Contact your Great American Environmental representative or call

1-888-828-4320

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Premises Liability

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions 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 occurrence/\$100 million in the aggregate
- Policy terms of up to 10 years; up to 13 years for lenders
- \$7,500 minimum premiums (single year policy)

Indoor Air Quality/Mold

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

- Limits of liability up to \$50 million each occurrence/\$100 million in the aggregate
- Policy terms of up to three years
- \$5,000 minimum premiums (single year policy)

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

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 occurrence/\$100 million in the aggregate
- Up to 10 year policy term
- \$50,000 minimum premium

Commercial Lender

Covers new and historical pollution sites, third party bodily injury and property damage, diminution in value of the collateral after foreclosure, emergency response costs, and public relations fees.

- Limits of liability up to \$50 million for each pollution condition; \$100 million aggregate limit
- Policy term up to 13 years
- \$5,000 minimum premiums