

# Environmental Product Summary

*We provide tailored pollution liability coverage, including bodily injury, property damage, clean-up, legal costs, transportation, and waste handling—whether at covered locations or job sites. Keep this guide handy for quick coverage responses.*



**Maximum limits are \$50M per loss/\$100M aggregate, unless otherwise noted below.**

*For Agent/Broker Distribution Only*

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

## Premises Liability (PRE)



Provides pollution coverage for a specified location or locations. Coverage is available for new and/or historical pollution conditions resulting from both sudden and gradual releases.

- Suitable for most types of locations, including but not limited to residential, commercial or light industrial, real estate, redevelopment sites, brownfields, warehouses, hospitality, chemical/ petroleum, TSDFs, municipalities and utilities.
- Policy term up to 10 years.
- \$7,500 minimum premium (single-year policy).
- Ability to customize as needed.

## Professional & Contracting Services (PCM)



Provides the same pollution coverage as the CSE policy outlined above in addition to coverage for liability associated with Acts, Errors and Omissions arising from Professional Services performed by or on behalf of the Insured.

- Suitable for construction managers, general contractors, and a variety of specialty trades.
- 1-year and 2-year policy term options.
- \$10,000 minimum premium (single-year policy).

## Contracting Services (CSE)



Provides coverage for pollution conditions arising out of contracting services performed at a job site.

- Suitable for construction managers, general contractors, and a variety of specialty trades.
- 1-year and 2-year policy term options.
- \$5,000 minimum premium (single-year policy).

## Contracting Services Project Specific (CSP)



Offers project-based pollution coverage for contractors or project owners (OCIP, CCIP or Owner's Protective Structures).

- Suitable for project owners, construction managers, general contractors, and a variety of specialty trades.
- Ability to offer up to 10-year policy term and 10-year completed operations period, combined 17 years for policy term plus completed operations (up to 19 years combined in states with a 12-year statute of repose).
- \$5,000 minimum premiums (single-year policy).

## Contractors ProProtect (PCE)



Provides coverage for pollution conditions associated with Contracting Services as well as Professional Liability coverage for non-environmental contractors.

- Suitable for contractors with annual revenues less than or equal to \$25 million across various specialties including, but not limited to, general contractors, excavation, electrical, mechanical, utility, plumbing, street and road, and more.
- Obtain quotes quickly and easily using our 100% electronic online quoting tool.
- 1-year policy term.
- Limits of liability up to \$5 million.
- \$5,000 minimum premium for CPL/PL; \$4,500 minimum premium for CPL only.



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**GLIDER  
Combined GL +  
Pollution  
(GLG)**



Provides coverage for site-specific pollution legal liability, hostile fire and building equipment, products pollution and exposure liability, contractor's pollution liability and transported cargo pollution coverage, in addition to ISO-based commercial general liability coverage.

- Suitable for fixed-site manufacturing/distribution facilities and recycling centers.
- 1-year policy term.
- Limits of liability up to \$5 million.
- \$15,000 minimum premium.

**Indoor Air  
Quality/Mold  
(IAQ)**



Provides comprehensive indoor air quality coverage focused solely on pollution conditions within a building. It offers a tailored, focused and affordable solution to insureds with limited pre-existing or subsurface environmental concerns.

- Suitable for facilities including residential and commercial real estate properties.
- Policy term up to 3 years.
- \$5,000 minimum premium (single-year policy).

**Storage Tank  
Policy  
(STP)**



Provides coverage for 3rd party claims, corrective action and legal expense arising from a release from a storage tank system. Our policy satisfies state and federal financial assurance obligations, where applicable.

- Suitable for facilities including residential and commercial real estate properties.
- Policy term up to 3 years.
- \$5,000 minimum premium (single-year policy).



**Commercial  
Lender  
(LEN)**



Provides pollution coverage exclusively for commercial lenders, addressing environmental liabilities tied to borrower activities or property conditions. In the event of default and an existing pollution condition, coverage includes loan balance recovery, business interruption, with 1st party coverage for post-foreclosure remediation and diminution of value of the covered location.

- Policy term up to 13 years.
- \$5,000 minimum premium (single-year policy).

**Excess  
(EEL)**



The follow-form excess policy provides additional limit capacity over monoline pollution policies and contractors pollution/professional policies, written with approved insurance companies, where needed.

- Limits of liability up to \$50 million each loss and policy aggregate.
- Policy term up to 10 years.