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

**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

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

See other side...
### 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

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. 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 E&S Insurance Company, a DE domiciled surplus lines company eligible to underwrite surplus lines insurance in all 50 states and the DC and Great American Insurance Company, an authorized insurer in all 50 states and the DC. © 2018 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5489-ENV (09/19)