

# Professional and Contracting Services Environmental Liability Insurance 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. It can also provide coverage for liability associated with Owned Locations, Non-Owned Disposal Sites, and Transportation of the insured's products or wastes.

**This policy is suitable for many contractors, including:**



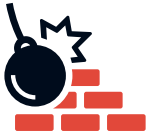
Alternative Energy  
Contractors



HVAC  
Contractors



Utility  
Contractors



Demolition  
Contractors



Construction  
Managers /  
General Contractors



Plumbing  
Contractors



Design/Build  
Contractors



Drilling  
Contractors



Painting  
Contractors



## Environmental Division Main Office

397 Eagleview Blvd., Ste 100  
Exton, PA 19341

888-828-4320

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

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## Policy Benefits

- Coverage for both new and historical conditions.
- Contracting Services coverage provided on an occurrence basis.
- Professional Services coverage provided on a claims-made basis.
- Completed operations coverage for jobs that are completed.
- Owned site coverage for sudden and accidental pollution events which migrate from the location.
- Coverage for non-owned disposal sites on an unscheduled basis.
- In-bound and out-bound transportation coverage to or from a Job Site.
- Legal Expense is provided within the Limit of Liability.
- Definition of Bodily Injury includes building related illness and medical and environmental monitoring.



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## Policy Benefits, continued

- Definition of Insured includes the client of the insured when required by written contract.
- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where allowable by law.
- Definition of Pollutants includes mold, Legionella and EMFs.
- Mold Matter coverage available on an occurrence basis.
- Definition of Pollution Condition includes illicit abandonment of Pollutants at a Covered Location.
- Definition of Property Damage includes Natural Resource Damages.
- Ninety (90) day Automatic and three (3) years Optional Extended Reporting Period for claims-made coverage grants.
- Cumis Counsel where entitled by law.
- Circumstance reporting for professional coverage.



## Policy Features

- 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.
- Covers Professional and Contracting Services in the U.S. and Canada, including incidental foreign exposures.
- Separate limits can apply to each coverage part.

## Submission Requirements

- GAIG General Application For Environmental Insurance.
- GAIG Supplemental Application for Professional and Contracting Services Environmental Liability Insurance.
- Past three (3) years loss history.
- Last two (2) years financial statements and/or 10-K report.

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Insurance Company

**100+**  
years  
with an **A** or better  
rating by  
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**Corporate Headquarters**  
301 E. Fourth Street  
Cincinnati, OH 45202

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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 Insurance Company, an authorized insurer in all 50 states and the DC and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. © 2018 Great American Insurance Company. All rights reserved. 5488-4-ENV (06/18)

  
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