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

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.
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.