

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:



**GENERAL
CONTRACTORS**



**CONSTRUCTION
MANAGERS**



**SPECIALTY
TRADES**

- Drywall
- Painting / Coating
- Electrical
- Heating, Ventilation and Air Conditioning (HVAC)
- Plumbing
- Mechanical
- Glazier / Curtain wall
- Industrial Cleaning / Janitorial
- Masonry / Concrete
- Road, Street and Highway
- Roofing
- Utility
- Excavation / Grading

Environmental Division

Main Office

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GAIG.com/Environmental

Learn More



Policy Highlights

Limits of Liability up to \$50 million each act, omission or pollution condition/\$100 million aggregate

Broad definitions of Professional Services and Insured

One-year and two-year policy term options

100% additional defense up to \$5 million limits

Emergency Response Costs coverage with **no sub-limits**

Pollution Legal Liability for **owned locations**

Policy Benefits

- Broad definition of Professional Services
- Broad definition of Insured
- Contracting services coverage provided on an occurrence basis
- Pollution Legal Liability for owned locations
- First party discovery trigger for a pollution condition at a Job Site
- 100% additional defense up to \$5 million limits
- Mitigation Costs coverage applies to professional services performed by or on behalf of the Insured
- Professional protective indemnity coverage
- Emergency Response Costs coverage with no sub-limits
- Occurrence non-owned disposal sites coverage
- Occurrence in-bound and out-bound transportation coverage
- Mold Matter coverage available on an occurrence basis
- Punitive, multiplied, or exemplary damages, and civil fines, penalties and assessments, where insurable by law
- Mediation credit
- Public Relations Expense is provided in addition to the limits of liability

Policy Features

- Limits of Liability up to \$50 million each act, omission or pollution condition/\$100 million aggregate
- One-year and two-year policy term options

Submission Requirements

- Application for Contracting Services Environmental Liability Insurance
- Most recent five (5) years loss history

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