

ENVIRONMENTAL OVERVIEW

In an effort to meet environmental compliance and regulatory requirements, companies everywhere are facing a new level of risk. Our products offer a broad range of flexible and comprehensive liability products for environmental, operation and maintenance, trade and construction contractors, consultants, waste facilities, owners, and operators of properties.

Premises Environmental

- Annual or multi-year; up to five year operational and 10 years transactional
- Minimum Premium \$3,000
- Coverage offered on claims-made basis
- Remediation coverage on and off site (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation (first and third Party)
- Non-owned Location Liability
- Mold coverage available on a claims-made basis
- Emergency Response Cost coverage
- Optional Covered Operation Pollution Liability coverage

Target Classes:

- Very broad appetite, including but not limited to: Manufacturing, Chemical Blending and Packaging, Warehousing, Logistical Companies, Educational, Commercial Real Estate, Medical Facilities

Contractor Environmental

- Annual or multi-year; up to three years for practice and five years for project
- Minimum Premium \$3,000
- Available on either claims-made or occurrence basis
- Remediation (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Non-owned Location coverage (for disposal sites)
- Mold coverage available on a claims-made or occurrence basis
- Owner Controlled Insurance Program (OCIP) and Contractor Controlled Insurance Program (CCIP) structures are available

Target Classes:

- Very broad appetite including but not limited to: General Contractors, Roofing, Utility, HVAC, Street and Road, Electrical, Painting, Masonry

Contractors Environmental and Professional

- Annual policies available on a practice or project-specific basis
- Minimum Premium \$5,000
- Professional Liability coverage – Claims Made Basis
- Contracting Operations Environmental Liability available on a claims-made or occurrence basis
- Remediation (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Non-owned Location coverage (for disposal sites)
- Mold coverage available on a claims-made or occurrence basis

Target Classes:

- Very broad appetite, including, but not limited to: General Contractors, Roofing, Utility, HVAC, Street and Road, Electrical, Painting, Masonry

Environmental Package – EPAC

- Combines General Liability, Environmental, and Professional

Target Classes:

- Environmental Contractors, Storage Tank Installation, Asbestos & Lead Abatement, Industrial Cleaning, Solar and Alternative Energy

Storage Tank Program - Online Quoting

- Underground and above ground tanks less than 40 years old
- Meets EPA's Financial Assurance requirements
- Get Quotes via Online Portal at PHLY.com

SEND SUBMISSIONS TO:

For new business inquiries, please call 800.873.4552 or submit an application to phlysales@phly.com.

FOR MORE INFORMATION, PLEASE CONTACT:

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