



QUICK REFERENCE GUIDE

CONTRACTOR ENVIRONMENTAL (CEC) AND ENVIRONMENTAL & PROFESSIONAL COVERAGE (CEPC)SM surplus lines, occurrence, or claims-made forms

Target Classes:

- General Contractors
- Roofing
- Machinery Installation
- Utility
- HVAC
- Street and road
- Electrical
- Painting
- Weatherization
- Construction Managers
- Masonry
- Plumbing

Prohibited Classes:

- CEPC – Architects; Civil and Geotechnical Engineering; and Design Build Contractors
- CEC – Petroleum Production Drilling and Hydrofracking

Minimum Premium:

- CEC – \$3,000
- CEPC – \$5,000

Limits:

\$25M per occurrence/multiples available in the aggregate

Deductible/SIR:

Minimum \$5,000

Terms:

- CEC – Annual or multi-year (limits shared over the term of the policy, not reinstated annually); up to a 3-year term available for practice policies
- CEC Projects – Up to a 5-year term available for project policies. Completed operations or extended reporting period also available for up to a 10-year term or the statute of repose
- CEPC – Annual policies available on a practice or project-specific basis

Available Coverages:

State-of-the-art, flexible policy form that can be structured to meet the insured's specific needs

- Remediation (discovery and 3rd party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Contracting Operations Environmental Liability available on a claims-made or occurrence basis
- Professional Liability coverage (CEPC only)
- Shop/Yard Location coverage
- Non-owned Location coverage (for disposal sites)
- Image Restoration
- Emergency Expense
- Mold coverage available on a claims-made or occurrence basis
- Illicit Abandonment
- Clean-up to "Environmental Professional" Standard
- Owner Controlled Insurance Program(OCIP) and Contractor Controlled Insurance Program (CCIP) structures are available

And many more...



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