

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 policies; 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, Petroleum Distribution and Storage, Treatment and Disposal, Logistics, Educational, Commercial & Retail, Multi-tenant Habitational, Medical, Recreational, and Agricultural.

Contractor Environmental

- Annual or multi-year policies; 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, Specialty Contracting, Trade Contractors, and Street and Road

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, Construction Managers, and Trade/Specialty Contractors.

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

Environmental Account Solutions (E.A.S.)

- Offering both Contractors Environmental Coverage and Contractors Environmental & Professional Coverage.
- Minimum Premium \$2,500
- Minimum SIR \$2,500
- Designed for General Contractors, Construction Managers and Trade/Specialty Contractors with revenues of \$5M or less
- Quote issued within 72 hours of receipt of complete submission

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 PHLIY.com

SEND SUBMISSIONS TO: ESsubmission@phly.com

Call us at 855.585.6322 or contact your local PHLIY Marketing Representative: [PHLY.com/AboutPHLY/Offices](https://www.phly.com/AboutPHLY/Offices)

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