



## **Contracting Services Environmental Liability Insurance Policy Product Profile**

Great American Insurance Group's Contracting Services Environmental Liability Insurance Policy provides coverage for bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services on an occurrence basis. There is liability coverage for both ongoing contracting services along with completed operations coverage to provide protection after the job is finished. It also covers liability associated with non-owned disposal sites, transportation of products or wastes and owned locations on a claims-made basis.

Some of the benefits of Great American Insurance Group's Contracting Services Environmental Liability Insurance Policy include the following:

- ✓ Coverage is provided for Contracting Services performed by or on behalf of the Insured.
- ✓ Coverage is provided for both sudden and gradual pollution events at a job site.
- ✓ The policy includes a discovery trigger allowing the Insured to initiate coverage for sudden pollution conditions that the Insured discovers at a job site.
- ✓ Coverage for specific projects is available via a stand alone policy or through a project excess endorsement.
- ✓ Coverage is provided for sudden pollution conditions that migrate from the insured's covered locations.
- ✓ A ten-year policy term is available on project policies with an additional completed operations period.
- ✓ Coverage is provided for non-owned disposal sites on an unscheduled basis.
- ✓ Coverage is provided for both in-bound and out-bound transportation to or from a job site or covered location.
- ✓ Coverage is provided for natural resource damages.
- ✓ Coverage for legal expense is provided within the limit of liability.
- ✓ Coverage is provided for compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments where insurable by law.
- ✓ The policy's definition of bodily injury includes building related illness and medical and environmental monitoring.
- ✓ The policy's definition of pollutants includes mold matter, petroleum hydrocarbons, EMFs and legionella.
- ✓ The policy's definition of pollution conditions includes the illicit abandonment of pollutants.
- ✓ The policy includes a ninety (90) day automatic extended reporting period and provides for a three (3) years optional extended reporting period.
- ✓ The policy provides for Cumis Counsel where entitled by law.

The following contractors face environmental exposures everyday and would benefit from the protection offered under Great American Insurance Group's Contracting Services Environmental Liability Insurance Policy:

- Construction Managers and General Contractors.
- Specialty Trade Contractors including demolition contractors, drilling contractors, drywall contractors, electrical contractors, Fixed Base Operators, HVAC contractors, industrial cleaners, masonry/concrete contractors, mechanical contractors, painting contractors, pile driving contractors, plumbing contractors, street and road contractors, roofers, steel erection contractors and utility contractors.
- Environmental Contractors including environmental consultants, design/engineering firms, environmental labs and turnkey environmental project management.

Great American Insurance Group's Environmental Division provides the flexibility, service and financial strength you need:

- Highly experienced underwriting staff.
- Limits of liability up to \$25 million.
- Policy terms of up to 10 years for project policies (total combined term of 13 years for the project and completed operations period).
- \$5,000 minimum premiums and retentions (single year policy).
- Contracting services and covered locations in both the United States and Canada.
- Separate limits can be applied to each coverage part.
- With our dedicated environmental claims handling capabilities and nationwide network of emergency response contractors, environmental management firms, and attorneys specializing in environmental matters, Great American Insurance Group will be there to provide the technical expertise, cost management, and responsiveness you deserve.
- Financial strength for the long haul. Great American has recently been rated as "A" (Excellent) by AM Best, "A" (Strong) by S&P and "A+" (Strong) by Fitch.

Contact and Submission Information:

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Submission requirements for Great American Insurance Group's Contracting Services Environmental Liability Insurance Policy generally include the following:

- ✓ A Great American Insurance Company General Application for Environmental Insurance.
- ✓ The prospective client's past three (3) years loss history.
- ✓ The prospective client's last two (2) years financial statements and/or 10-k reports.
- ✓ A completed Great American Insurance Company Contracting Services Environmental Liability supplemental application.

The members of the Great American Insurance Group are subsidiaries of the American Financial Group whose common stock is listed and traded on the New York Stock Exchange and NASDAQ under the symbol AFG. The group is engaged in primarily property and casualty insurance focusing on specialized commercial products for businesses. The group provided its first insurance policy in 1872.