

# **Environmental**

## **Small Contractors & Consultants**



## Coverage Available

- · Commercial General Liability
- · Contractor's Pollution Liability
- · Professional Liability
- Following Form Excess

## **Eligible Risks**

- Environmental contractors and consultants with revenues less than or equal to \$5M
- General contractors and trade contractors with revenues less than \$10M (CPL Only)
- All fire and water restoration contractors
- All radon contractors and consultants

## Non-Eligible Risks

#### For Environmental Contractors and Consultants (CGL)

- No site pollution coverage
- No design E&O greater than 10% of total revenues
- No oil & gas contracting or consulting
- No products pollution
- Environmental revenues must be greater or equal to 60% to be considered for CGL.

#### For General Contractors and Trade Contractors (CPL)

- No site pollution
- No design E&O
- No oil & gas
- No products pollution

## Capacity

#### **Policy Limits**

Up to \$15,000,000/ \$15,000,000 for qualified risk

#### **Policy Term**

Up to 3 years

#### Minimum Deductible

\$0 for CGL

\$1,000 for CPL and Professional

#### **Minimum Premiums**

**Environmental Contractors and Consultants Package** \$2,000 (1 year)

**CPL for General Contractors and Trade Contractors** \$1,500 (1 year)

#### **CPL/E&O Combination Policy**

\$2,000 (1 year)

## Why Crum & Forster

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Risk engineering and claims specialization
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events



# **Environmental Team**

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