

EnvironmentalMiddle Market



ENVIRONMENTAL POLICY FORM

Five coverage parts available on a non-admitted basis

- Commercial General Liability: occurrence or claims made
- Contractors Pollution Liability: occurrence or claims made
- Errors & Omissions Coverage: claims made
- Third Party Pollution Legal Liability: claims made
- Onsite Cleanup: claims made

Can be written on a monoline basis or blended in any combination to fit clients' needs.

FOLLOW FORM EXCESS POLICY

- Up to \$10 million policy limits: automobile limits are capped at \$5,000,000 excess of primary auto
- Includes the ability to go over a third party carrier's primary auto and employers liability
- Unsupported excess may be available for large limit tower situations with high attachment points

CAPACITY

Policy Limits

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

Minimum Premium

\$2,500

Minimum Deductible

\$0 for CGL \$2,500 for CPL, E&O, and PPL

TARGET CLASSES

Facilities

- Alternative fuels
- Treatment storage and facilities
- Light Industrial
- Manufacturers
- Waste operations
- Recycling operations
- · Innovative technologies
- Property portfolios
- Habitational and hotels

Service Providers

- Environmental drilling
- Environmental consultants and contractors
- Remediation, abatement contractors and consultants
- Emergency response and cleanup contractors
- Mixed discipline consultants
- Environmental engineers
- CPL/Professional for general and trade contractors
- Storage tank contractors and tank testing
- Phase I, II, and III environmental consultants
- · Industrial contractors

WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$28.1 billion 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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