

THE C & S ENVIRONMENTAL PROGRAM

The C & S Environmental Program provides coverage for small environmental contractors and consultants with revenues under \$10 million. The program is written in partnership with our program administrator C & S Specialty Underwriters LLC of Atlanta, Georgia. Coverage provided includes General Liability, Contractor Pollution Liability, Professional Liability and Umbrella Liability on a non-admitted basis. C & S primarily focuses on business produced by a select group of local and regional wholesale agents and brokers that specialize in the Environmental segment. C & S Specialty Underwriters is Allied World's exclusive program administrator for environmental business.

COVERAGE HIGHLIGHTS

C&S environmental business is primarily divided into contractors and consultants.

- **Contractor's Pollution Liability** provides coverage for liability due to a pollution condition arising from the operations performed by or on behalf of the insured at a non-owned jobsite. Coverage is available on either occurrence or claims-made policy forms with defense and supplementary payments/claims costs outside/in addition to policy limits.
- **Commercial General Liability** is offered to environmental contractors and consultants on an occurrence or claims-made policy form where defense may be in addition to the liability limit. Commercial General Liability is only offered in conjunction with one or more other lines of environmental liability insurance, such as pollution liability or professional liability.
- **Professional Liability** is available to environmental consultants and provides coverage for liability arising from wrongful acts, errors or omissions committed by the insured in performing or failing to perform professional services. Professional liability is only offered on a claims-made basis and is written with defense costs included within the liability limit. Professional liability is only offered in conjunction with one or more other lines of environmental

liability insurance, such as general liability or pollution liability.

- **Excess/Umbrella Liability** provides coverage over C&S managed underlying Commercial General Liability coverage and can also extend over C&S supported Pollution and Professional Liability Coverages. In addition, Excess/Umbrella can be written over unsupported Auto Liability and Employer's Liability policies provided by other carriers where C&S is not the managing general underwriter.

THE PROGRAM MANAGER

C & S Specialty Underwriters LLC is a managing underwriting company that specializes in the underwriting and administration on behalf of highly rated insurance carriers of specialty casualty risks not adequately served by the standard insurance market. Formed in 2013, by former executives of a leading surplus lines insurance carrier, the staff at C&S has over 100 years of experience in the specialty insurance industry. Currently, C&S's product portfolio focuses on serving the general liability, pollution liability and/or professional liability insurance needs of general contractors, artisan/trade contractors, environmental contractors and consultants and other environmental risks. C&S's focus is on serving smaller accounts generally with revenues under \$25 million as these accounts are not getting adequate attention from the

main stream surplus lines insurance markets due to their small premium sizes. At C&S, the belief is that these smaller accounts tend to be better insurance risks as the owners are more actively involved in the day-to-day operations of the business. The staff at C&S understands the complexities of construction and environmental risks, and is among the most knowledgeable and respected in the specialty insurance industry. Coverage is available through a limited distribution of insurance brokers and in all fifty (50) states.

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.