



# ENVIRONMENTAL PRODUCTS

Allied World's team of knowledgeable Environmental underwriters can evaluate all of your environmental risks – from operational policies to complex projects and transactions. With comprehensive coverage, capacity up to \$25 million and risk management services for policyholders, our Environmental team has the experience and resources your clients need from a company rated "A (Excellent)" by A.M. Best.

## ENVIRONMENTAL LIABILITY PRODUCTS

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### **Contractors Pollution Liability (CPL)\***

Covers bodily injury, property damage, environmental damage, emergency response expense and claim expense caused by pollution incidents arising from the insured's work. Allied World offers coverage for all contracting operations, transportation, non-owned site liability and owned site liability (time limited).

### **Contractors Professional and Pollution Liability (CPP)\***

Helps protect against professional acts, errors and omissions and various environmental liabilities that are often not covered by a general liability policy. This policy covers contractor-related professional liability as well as bodily injury, property damage, environmental damage, emergency clean-up costs and claim expense caused by pollution incidents arising from an insured's operations.

*Target industries include:*

- General contractors, building trades and specialty trades.
- Environmental professional services firms and environmental contractors.

### **Environmental Excess (EnvX5)**

Ideal for clients who need to layer capacity over mono-line site pollution liability or contractors pollution liability placements, as well as those who want to diversify large limits among multiple carriers.

### **Scheduled Location Pollution Liability**

Covers bodily injury, property damage, environmental damage, emergency response expense, claim expense and business interruption costs caused by pollution incidents arising from an insured's owned or operated locations, non-owned locations where the insured's waste or recyclable materials are sent, and transportation. Operations coverage and transactional coverage (up to ten year policy term) available.

- **Real Estate Suite**<sup>®</sup> includes endorsements that address the unique exposures of the real estate sector. Coverage can be tailored for specific accounts.
- **Target industries** include Manufacturing, Real Estate, Warehousing/Logistics/Distribution, Data Centers and Call Centers, Research & Development/Technology Centers, Development & Redevelopment Projects, Mergers & Acquisitions, Industrial and Alternative Energy.
- **Healthcare Suite** includes endorsements that help address environmental exposures faced by the healthcare industry.

*\*Practice and Project Policies are available.*

## ENVIRONMENTAL PRODUCTS

(continued)

### ENVIRONMENTAL LIABILITY PRODUCTS (Cont'd)

#### Storage Tank System Pollution Liability Policy (ST)

Covers bodily injury, property damage and clean-up costs caused by pollution incidents arising from a covered (underground or aboveground) storage tank system. Allied World's policy may be used to satisfy federal and state financial responsibility requirements per EPA guidelines for owners and operators of regulated storage tank systems. Dedicated defense cost limit is provided in addition to capacity up to \$5,000,000. Coverage is offered on an annual basis.

### ENVIRONMENTAL CASUALTY PRODUCTS

#### Primary Environmental Policy (PEP)

Primary coverage for an insured's third party bodily injury, property damage and personal and advertising injury liabilities. The policy also covers bodily injury, property damage, environmental damage, emergency response expense and claim expense for pollution incidents arising from facility operations, products liability, non-owned locations and transportation. Professional liability available for environmental service firms, labs and contractors.

#### Environmental Casualty Excess (EnvUmb and EnvXs)

Allied World's Environmental Commercial Umbrella Policy and Environmental Excess Liability Policy can provide lead or follow form excess coverage over our own PEP and other carriers' general and environmental liability policies: ideal for clients looking to build capacity over their general liability and environmental liability coverage forms.

*Target industries include:*

- Manufacturing and Distribution
- Waste Facilities – waste transfer, storage and disposal facilities and industrial waste water facilities.
- Environmental consultants, environmental professionals, environmental labs and environmental contractors including restoration, remediation, storage tank, abatement, drilling and industrial contractors.
- Architects & Engineers – general and pollution liability provided they evidence professional liability insurance.

### RISK MANAGEMENT

Organizations of all sizes face an entirely new world of risk today. Allied World understands that risk management is a core element of any approach to specialty insurance. We can provide access to effective risk management and loss control programs and tools to help avoid or mitigate losses during the coverage period and beyond. Many of these value added services are offered free of charge to our policyholders.

### CONTACTS

#### Marcel Ricciardelli, SVP

*Environmental Practice Lead*

**T.** 267.800.1803

**E.** marcel.ricciardelli@awac.com

#### Helen Eichmann, SVP

*Site Pollution Liability*

**T.** 646.794.0512

**E.** helen.eichmann@awac.com

#### Anthony Polini, VP

*Contractors Professional and Pollution Liability*

**T.** 267.800.1805

**E.** anthony.polini@awac.com

#### Amanda Slater, VP

*Environmental Casualty*

**T.** 646.794.0739

**E.** amanda.slater@awac.com

#### Scott Smith, SVP

*Field Operations*

**T.** 267.800.1831

**E.** scott.smith@awac.com

#### Molly Zeigler, VP

*Contractor Pollution Liability*

**T.** 312.646.7712

**E.** molly.zeigler@awac.com



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 "A2" (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. © 2023 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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