



INSURANCE SOLUTIONS

ENVIRONMENTAL OVERVIEW

In an effort to meet environmental compliance, contractual, and regulatory requirements, companies everywhere are facing a new level of risk. Our suite of products offer a broad range of flexible and comprehensive liability products for environmental solutions consisting of niche programs and structures which facilitate small and middle market business needs.

Premises Environmental Coverage (PEC)

- Annual or multi-year policies; operational risk management focus (including mergers and acquisitions)
- Minimum Premium \$3,000
- Coverage offered on claims-made basis
- Remediation Coverage on and off site (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation (first and third Party)
- Non-owned Location Liability
- Mold Coverage available on a claims-made basis
- Emergency Response Cost Coverage
- Optional Covered Operation Pollution Liability Coverage

Target Classes:

- Competitively broad appetite, including but not limited to: Manufacturing, Petroleum Distribution and Storage, Treatment and Disposal, Logistics, Educational, Commercial/Light Industrial & Habitational Real Estate, Healthcare including Senior Living and Services, Hospitality, Logistics & Storage, Agricultural/Food & Beverage, and more!

Contractor Environmental Coverage (CEC)

- Annual or multi-year policies; Practice and Project-based structures available
- Minimum Premium \$3,000
- Available on either claims-made or occurrence basis
- Remediation (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Non-owned Location Coverage (for disposal sites)
- Mold Coverage available on a claims-made or occurrence basis
- Owner Controlled Insurance Program (OCIP) and Contractor Controlled Insurance Program (CCIP) structures are available

Target Classes:

- Competitively broad appetite, including but not limited to Specialty Trade Contracting such as mechanical, plumbing, and electrical, General Contracting & Construction Management, Alternative Energy such as solar, geothermal and wind, Telecommunications, Street & Road/Heavy Highway and more!

Contractor's Environmental and Professional Coverage (CEPC)

- Annual policies; Practice and Project-based structures available
- Minimum Premium \$5,000
- Professional Liability Coverage – Claims Made Basis
- Contracting Operations Environmental Liability available on a claims-made or occurrence basis
- Remediation Coverage including Emergency Response Costs
- Third Party Bodily Injury and Property Damage
- Transportation
- Non-owned Location Coverage (for disposal sites)
- Mold Coverage available on a claims-made or occurrence basis
- Pollution and Professional Protectives
- Mitigation & Rectification Expenses
- Faulty Workmanship

Target Classes:

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Environmental Account Solutions (E.A.S.)

Environmental Account Solutions (E.A.S.) Small business solutions offering Contractor's Environmental Coverage (CEC), Contractor's Environmental & Professional Coverage (CEPC) and Storage Tank Environmental Policy (STEP) solutions.

- Offering both Contractors Environmental Coverage and Contractors Environmental & Professional Coverage.
- Designed for Specialty Trade Contractors, General Contractors/Construction Management, Environmental Contractors, and Street & Road with revenues of \$25,000,000 or less in fiscal receipts
- STEP meets EPA Financial Assurance requirements
- Minimum Premium(s):
 - CEC: \$1,500
 - CEPC: \$2,500
 - STEP: \$300/tank
- Built to compete with online portals for short turnaround times, but the benefit of access to a knowledgeable underwriter providing direct servicing.

Storage Tank Environmental Policy (STEP)

- Competitively broad appetite based upon tank age, construction, contents and portfolio size
- Meets EPA's Financial Assurance requirements
- Corrective Action (Remediation Coverage)
- Third-Party Bodily Injury and Property Damage
- Minimum Premium: \$3,000/policy
- Annual terms

SEND SUBMISSIONS TO: ESsubmission@phly.com

Call us at 855.585.6322 or contact your local PHLY Marketing Representative: PHLY.com/AboutPHLY/Offices

FOR MORE INFORMATION, PLEASE CONTACT:

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A Member of the Tokio Marine Group

855.585.6322 | **PHLY.com/ES**

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2026 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.



*Inspiring Confidence.
Accelerating Progress.*

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