



## 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:

- 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!

## 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](mailto:ESsubmission@phly.com)

Call us at 855.585.6322 or contact your local PHLY Marketing Representative: [PHLY.com/AboutPHLY/Offices](https://www.phly.com/AboutPHLY/Offices)

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