PRODUCTS, APPETITE GUIDE, AND CONTACTS

# **Environmental**



# For Our Partners

AXIS Environmental offers a range of risk protection and mitigation solutions to help contractors, consultants, manufacturers, and distributors for the uncertainties that come with environmental projects. With industry leading capacity, product choice, underwriting talent, claims specialists, and in-house technology, we strive to be our broker partners' top provider of a diverse portfolio of coverages tailored to the needs of their clients.

This guide connects you to the products that will best serve our mutual customers:

- Specialty Package Policies (General Liability and Pollution Liability)
- Contractors Pollution Liability Policy
- Environmental Consultants Professional and Pollution Liability
- Pollution Legal Liability Coverage (Site Pollution Coverage)
- Unsupported Follow Form Excess



# Specialty Package Policies (General Liability and Pollution Liability)

## **Environmental Contractors and Consultants**

- · Asbestos, lead and mold abatement, testing, and consulting
- · Clean-up, abatement, remediation, treatment, or neutralization of pollutants
- Fire and water clean-up and restoration
- · Industrial contracting, including cleaning, sandblasting, gasses, and refrigeration
- Emergency response and hazmat clean-up
- · Operation of landfills, recycling facilities, or other waste facilities
- · Environmental consulting and remediation
- Installation, removal, cleaning, maintenance, or testing of above ground or underground tanks
- · Renewable energy service contracting
- Environmental consulting
- · Site remediation

# **Appetite Guide**

- Program Capacity: \$25,000,000 limits of liability
- Minimum Premium: \$3,000
- Deductibles: Starting at \$1,000
- · 25% or more of firms' revenues must be environmentally oriented operations and services to qualify for coverage
- Both supported and unsupported excess available over primary, auto, and EL

This information is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage is underwritten by a member company of the AXIS group of insurance companies. Coverage may not be available in all states and jurisdictions. Certain products may be offered by AXIS companies that are not licensed in the state and therefore are available only through a licensed surplus lines broker.



# Specialty Package Policies (General Liability and Pollution Liability)

# Manufacturers and Distributors of Industrial/Commercial Products with Pollution Exposures

- Abrasives
- · Adhesive, sealants, caulking
- · Aerosol containers, fillers
- Asphalt manufacturing and distribution
- · Chemical distributors, toll blenders
- · Chemical manufacturers
- · Coatings, paints
- · Container, drums
- · Electrical, electronic parts
- Electroplating
- Fertilizers
- Fuel additives

- · Industrial cleaners, detergents, soaps, solvents
- · Liners, membranes
- Metal goods
- · Paints, coating, inks
- · Plastic, rubber goods
- · Pollution control equipment
- Resins
- Quarries
- · Storage tank manufacturing
- Textiles
- · Tool and die

# **Appetite Guide**

- Program Capacity: \$25,000,000 limits of liability
- Minimum Premium: \$15,000
- Deductibles: First Dollar available for General Liability
- Both supported and unsupported excess available over primary, auto, and EL

# **Policy Features**

- ISO-based CGL coverage combined with pollution coverages
- Products pollution coverage
- Product withdrawal expense
- · Misdelivery of products
- Non-owned disposal site coverage
- Transportation coverage

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# **Contractors Pollution Liability Policy**

# **Most Commercial Contractors, Subject to Underwriting Guidelines, including:**

- · Carpentry or framing
- Civil
- Concrete
- Construction management
- Drywall
- Electrical
- Excavation, site development
- · General contracting
- Insulation

- Landscaping
- Masonry
- Mechanical, HVAC
- Painting
- Roofing
- Street, road

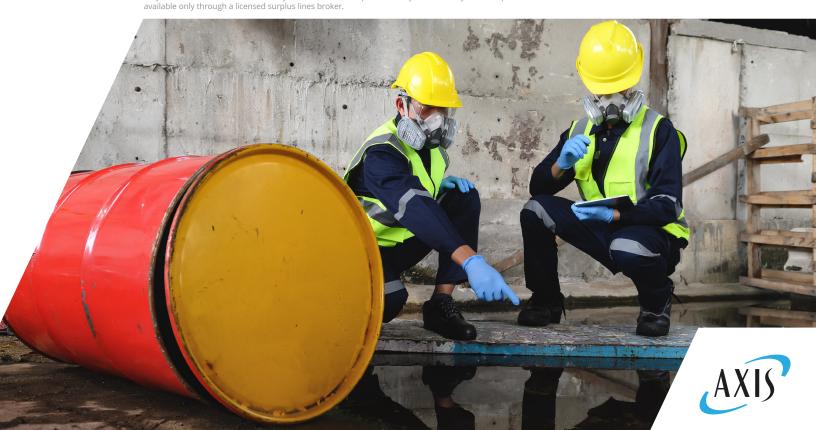
# **Appetite Guide**

- Program Capacity: \$25,000,000 limits of liability
- Minimum Premium: \$2,500
- Deductibles: Starting at \$1,000
- Both supported and unsupported excess available over primary, auto, and EL

# **Policy Features**

- · Site pollution coverage
- Transportation included
- · Non-owned disposal site coverage
- Can provide claims made or occurrence forms

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# Environmental Consultants Professional and Pollution Liability

# **Environmental Consultants, including:**

- · Permitting and environmental impact consultants
- EPA consultants and contractors
- Air pollution prevention consultants
- · Green and renewable energy
- Water, waste water, storm water treatment, and pollution prevention consultants
- · Wetlands and other ecological assessment consultants

# **Appetite Guide**

- Program Capacity: \$25,000,000 limits of liability
- Minimum Premium: \$10,000
- Deductibles: Starting at \$5,000
- · Both supported and unsupported excess available over primary, auto, and EL

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# Pollution Legal Liability Coverage (Site Pollution Coverage)

# **Targeted Industries include:**

- · Merger and acquisition activity
- Commercial real estate ownership, property management
- Lending institutions and portfolio management
- · Manufacturing and industrial facilities
- · Pharmaceuticals and chemicals
- · Renewable energy facilities
- · Food processing and packaging facilities
- Transportation facilities

# **Appetite Guide**

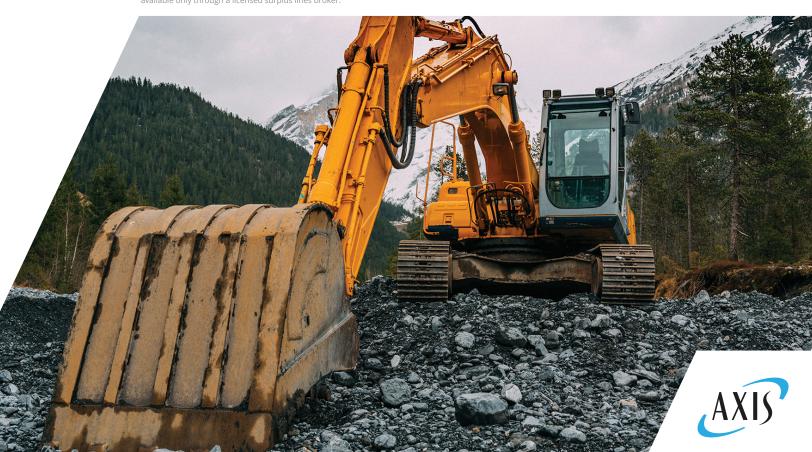
- Program Capacity: \$25,000,000 limits of liability
- Minimum Premium: \$10,000
- Deductibles: Starting at \$10,000
- Both primary and excess coverage is available

- Building operators (commercial)
- · Commercial warehousing
- Storage and distribution facilities
- · Recycling and waste handling
- Municipalities and other public entities
- Hospitals and other medical facilities
- Schools, universities, and other educational institutions

# **Policy Features**

- Multi-year policy terms available
- Products pollution can be included
- Non-owned disposal site coverage
- Transportation coverage
- · Business interruption coverage
- · Mold and legionella coverage

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# Specialty Solutions, Elevated

- Broad risk appetite
- Responsive underwriting at appropriate risk adjusted terms, conditions, and pricing
- Long-term partnerships
- Financial security with AM Best A XV rating\*
- Established and experienced claims handling
- Deliver on promises



# Your Environmental Contacts

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