



**NEW
PROGRAM!**

MCGOWAN PROGRAM ADMINISTRATORS

ENVIRONMENTAL CONTRACTORS PACKAGE

PROGRAM OVERVIEW

ELIGIBLE CLASSES –INCLUDING, BUT NOT LIMITED TO:

- AST/UST Installation/Maintenance/Cleaning Contractor
- Air/Water/Soil Remediation
- Lead and Mold Abatement
- Remediation Contractors
- Emergency Response Contractors
- Lab Packing
- PCB Handling
- Water Extraction/Drying Contractors

PRODUCTS

- Environmental Services Package (GL/CPL/Professional), including supporting Commercial Auto and Excess

LIMITS

- ESP:
 - GL: \$1,000,000/\$2,000,000/\$2,000,000
 - CPL: \$1,000,000
 - PL: \$1,000,000
- Auto: \$1,000,000
- Excess: \$10,000,000

CARRIER

- A.M. Best "A+" Rated Carrier/Admitted & Non-Admitted Paper

TERRITORY

- All 50 States, excluding New York

SPECIAL FEATURES

To qualify for the Environmental Service Package program, the insured must have revenues of 60% or greater in Environmental Contracting and Consulting. Remaining revenues may be Non-environmental in nature.

COVERAGE INCLUDES:

- Minimum Premium: \$2,000
- Minimum Deductible: \$1,000
- Emergency Response Costs included to full policy limits
- Successful mediation of a claim reduces the insured's deductible by 50%
- Complementary Environmental Emergency Response Program designed to assist insureds with environmental releases
- Industry-leading claims team with expertise in adjusting and handling all levels of environmental claims

COVERAGE ENHANCEMENTS AVAILABLE:

- Mold and Legionella
- Non-Owned disposal site coverage – blanket or scheduled – at a qualified location
- Defense outside the limits
- Losses to include Punitive Damages, Treble Damages, Fines and Penalties
- Pollution from transportation included in the Commercial Auto
- Extended Completed Operations Coverage

