



NEW PROGRAM!

MCGOWAN PROGRAM ADMINISTRATORS

ENVIRONMENTAL CONTRACTORS PACKAGE

PROGRAM OVERVIEW

ELIGIBLE CLASSES –INCLUDING, BUT NOT LIMITED TO:

- Commercial Contractors with Limited Residential Exposures
- AST/UST Installation/Maintenance/Cleaning Contractor
- Soil/Groundwater/Air Remediation Contractors
- Lead and Mold Abatement
- 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 Limits/Deductibles:

	LIMIT	DEDUCTIBLE
GL	\$1,000,000/\$2,000,000/\$2,000,000	\$0
CPL	\$1,000,000	\$1,000
PL	\$1,000,000	\$25,000

- 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 50% or greater in Environmental Contracting and Consulting. Remaining revenues may be Non-environmental in nature.

COVERAGE INCLUDES:

- Minimum Premium: \$10,000
- 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
- Non-Owned disposal site coverage – blanket or scheduled – at a qualified location
- Losses to include Punitive Damages, Treble Damages, Fines and Penalties
- Pollution from transportation included in the Commercial Auto
- Industry-leading claims team with expertise in adjusting and handling all levels of environmental claims

COVERAGE ENHANCEMENTS AVAILABLE:

- Mold and Legionella
- Defense outside the limits — GL
- Extended Completed Operations Coverage

