



# ENVIRONMENTAL LIABILITY OVERVIEW

Arch Insurance Group's Environmental team provides flexible solutions for a wide array of environmental exposures worldwide. In addition, Arch offers risk management guidance and value-added services, including contract vetting and review, risk management workshops and pre-claim assistance.

## PRODUCTS

The Environmental Group offers several flexible coverage offerings to manage environmental risk. Coverage is available on a primary or excess basis for most products, with limits up to \$15 million. Contractor coverages can be tailored to address the needs of a specific project or a firm's covered operations. Our products are as follows:

### POLLUTION LEGAL LIABILITY (PLL)

This fixed-site Pollution Liability coverage is available for a wide range of facilities and responds to losses arising from pollution events at or emanating from an insured location. On and off-site clean-up costs, as well as, third party claims arising from sudden and gradual pollution events at an insured's location(s) are included in this form.

#### Customer Profile

- Real estate owners and developers
- Manufacturing and industrial facilities
- Food processing facilities
- Chemical manufacturers
- Bulk storage terminals and distribution facilities
- Power industry
- Waste treatment, storage and disposal facilities
- Hospitals

### CONTRACTORS POLLUTION LIABILITY (CPL)

This policy provides contractors with pollution coverage for third party pollution claims arising out of contractor and contractor's subcontractor operations. Coverage may be project specific or on a practice basis and includes both third party claims and clean-up costs.

#### Customer Profile

- Commercial contractors such as paving, industrial, remediation, electrical and mechanical
- Construction managers
- Remediation and emergency response contractors
- Construction wrap-up projects
- General contractors

### CONTRACTORS POLLUTION RESIDENTIAL WRAP-UP LIABILITY (CPL-WRAP)

This policy provides a coverage solution for contractors who construct residential projects, including condominiums, town homes, tract homes and single family residences. It protects the construction team against third party pollution claims arising from the performance of covered operations. Mold coverage may also be included.

#### Customer Profile

- Residential and habitational construction projects
- Steel and concrete condominium towers
- Design-build construction
- General contractors and construction managers
- Design professionals

### CONTRACTORS POLLUTION & PROFESSIONAL LIABILITY (CPP)

In an effort to support contractors with varying needs, this integrated policy provides contractors professional liability on a claims made basis and Contractors Pollution Liability (CPL) coverage on either a claims made or occurrence basis. Mold coverage may also be included. This policy also has an option for 1st party coverage excess of subcontracted professionals.

#### Customer Profile

- General, mechanical or electrical contractors
- Design-builders
- Construction managers

### ENVIRONMENTAL CONSULTANTS PROFESSIONAL AND POLLUTION LIABILITY (ECPP)

This integrated policy offers consultants and contractors coverage for third party professional and third party pollution claims arising out of the performance of covered operations. Clean-up costs, both on and off-site, may also be included.

#### Customer Profile

- Environmental consultants and professionals
- Environmental construction managers
- Environmental contractors

### ENVIRONMENTAL MULTI-LINE POLICY (EMP)

This is an integrated policy that provides general liability, CPL and professional liability for environmental contractors and consultants. This policy offers flexible coverage, limits, deductibles, trigger types and has a separate coverage part for mold coverage.

#### Customer Profile

- Environmental contractors
- Environmental consultants
- Environmental project managers
- Emergency response contractors
- Remediation contractors
- Environmental engineers

#### KEY FEATURES

- Multiple coverages in one integrated policy
- CGL, CPL, E&O and Mold coverage available
- Claims made or occurrence forms available

#### DISTRIBUTION

Select retail and wholesale producers

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

## PRODUCT CONTACTS CORPORATE

### NATIONAL CONTACTS (All Regions)

#### Peter Andreuzzi

Phone: (646) 746-8143

[pandreuzzi@archinsurance.com](mailto:pandreuzzi@archinsurance.com)

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