



ENVIRONMENTAL MULTI-LINE (PRIMARY & EXCESS)

Arch Insurance Group's EMP policy provides coverage for Environmental Contractors and Consultants requiring multiple coverages in a single, integrated policy. The policy form provides insureds and brokers with flexibility of coverage, limits, deductibles and coverage triggers in one easy to understand package. The Arch EMX policy provides follow form excess coverage over the EMP. It may also sit excess of Employers Liability and Auto Liability subject to underwriting acceptance (minimum underlying of \$1 million applies).

CUSTOMER PROFILE

- Environmental Contractors
- Environmental Consultants
- Environmental Project Managers
- Emergency Response Contractors
- Remediation Contractors
- Environmental Engineers

KEY FEATURES

- CGL is available on a claims made or occurrence form
- Contractors Pollution Liability (CPL) coverage part can be occurrence or claims made (independent of CGL trigger selection)
- Professional Liability (PL) coverage part provides claims made protection for negligent acts, errors or omissions arising out of professional services
- Separate coverage part for liability arising out of mold
- Inclusion of table of contents in EMP form facilitates ease of understanding of policy package
- EMP declarations page has all coverage limits and deductibles clearly described by coverage part

- Aggregate is typically shared by all coverages other than Completed Operations, which has its own aggregate
- Option for separate aggregates for CGL and Pollution/Professional available
- Policies may be written on a practice or project-specific basis

RISK MANAGEMENT SERVICES

We realize that risk management is a critical element to a successful business strategy. Therefore, we help our policyholders manage risk by providing complimentary informed guidance and value-added services, including:

- Quick turn-around contract reviews
- Environmental Briefings newsletters and publications
- Risk management workshops, presentations and guidance
- Pre-claims assistance

CAPACITY

Limits of liability up to \$15 million

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.

PRODUCT CONTACTS CORPORATE

NATIONAL CONTACTS (All Regions)

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Insurance coverage is underwritten by one or more member companies of Arch Insurance Group in North America, which consists of Arch Insurance Company (a MO corporation, NAIC# 11150), Arch Specialty Insurance Company (a NE corporation, NAIC# 21199) and Arch Excess & Surplus Insurance Company (a NE corporation, NAIC# 10946). Executive offices are located at One Liberty Plaza in New York City 10006. Not all insurance coverages or products are available in all jurisdictions. Coverage is subject to actual policy language. This information is intended for use by licensed insurance producers.