

Insurance solutions for contractors  
and environmental consultants





## Does this sound familiar?

1. An engineering and construction company's design for a landfill is found to have errors and omissions and to be in violation of the EPA's requirements.
2. A property investor's decision to purchase a strip mall is based on an engineering firm's site assessment. The preliminary report failed to mention the existence of a dry cleaning operation previously at the site. A year later, severe PERC contamination is discovered while excavating the parcel of land for further development.
3. A construction manager's excavation subcontractor ruptures a line carrying petroleum products while excavating at a project site. Because the subcontractor was working after hours, considerable contamination spread before the line was shut down and the product contained. The combination of cleanup costs and emergency response resulted in millions of dollars in damages.

### What do these three situations have in common?

Certainly costly litigation. But they also involve an exposure that could destroy a firm's reputation and possibly shatter the firm's existence.

Unexpected site conditions, hazardous substances, expanding liabilities or unclearly defined responsibilities can put in jeopardy years of hard work that went into building the reputation and assets of a firm.

And even if a claim never occurs, lack of the appropriate insurance can preclude a firm from bidding on many of the most sought-after jobs.

With a comprehensive risk-transfer program, contractors and environmental consultants may have some protection to help avoid financial loss from environmental situations, as well as the ability to be competitive when opportunity knocks.

At Zurich North America, you will find first-class insurance coverage that is backed by a level of technical knowledge and financial strength\* that few insurers can match.

## Building on experience

Few insurers have any experience in the environmental liability market. Zurich North America has invested the time to build a base of in-house knowledge that allows Zurich to combine insurance acumen with the specialized skills of environmental scientists, geologists, biologists, engineers, chemists, and environmental attorneys who know how to help you handle even some of the trickiest risks. You can rest easier knowing your environmental risk is being handled by a company truly committed to this specialized field of insurance. In a collaborative effort to tailor coverage, Zurich strives to achieve the right risk-cost balance while providing the insurance coverage that you want.

Zurich has offered environmental insurance for more than 18 years. Many of our underwriters have experience far beyond this and helped to establish the environmental insurance industry. They understand the types of operating risks that contractors and environmental consultants face and can offer environmental liability programs designed to help address a firm's specialized risk profile.

Keep in mind that Zurich underwriters are with you through the life of an account. Zurich underwriters and claims specialists discuss risks and coverages with you. When an insured takes on new risks, Zurich underwriters collaborate with a team of insurance, legal and engineering resources in order to help you address new, unusual and emerging risk challenges. At renewal, Zurich underwriters discuss an account with claims and risk-management specialists to help ensure that they have an understanding of your company's current risk profile. Zurich underwriters are with you at every point in the process.

## Coverage designed to meet your risk

Zurich environmental liability coverage for contractors and consulting firms includes coverages for Contractor's Pollution Liability, Professional Liability and General Liability.

Because each risk is unique, Zurich underwriters will work with you to customize coverages as needed. If necessary, certain coverages can be combined. Coverage can be written for limits of up to \$50 million. Higher limits may be available subject to underwriting considerations.

### Target Market

Zurich targets contractors and consultants with environmental exposures providing the following services:

**Contractors:** Emergency Response, Soil & Groundwater Treatment, UST/AST Installation, Maintenance & Removal, Asbestos/Lead/Mold Abatement, Restoration Contracting, Septic Tank Service/Install/Removal, Service Station Install/Maintenance, Environmental Drillers (All Lines) and General & Artisan Contractors (CPL only).

**Consultants:** Remediation Design and Oversight/Environmental Engineering, Remedial Investigation, Feasibility Studies, Waste Management & Minimization, Audits & Regulatory Consulting, Environmental Labs, Industrial Hygiene and Indoor Air Quality, Phase I Environmental Site Assessments, Geotechnical and Materials Testing (All Lines).



You can rest easy knowing your environmental risk is being handled by a company truly committed to this specialized field of insurance.

## Environmental solutions

### *Contractor's Pollution Liability (CPL)*

Zurich's CPL provides coverage for qualified third-party claims filed against a contractor for pollution events arising out of covered operations performed by or on behalf of the insured contractor at project sites. Coverage is available on a claims-made and reported or occurrence type basis.

### *Professional Consultant's Liability (EEC)*

Zurich's Professional Consultant's Liability policy provides coverage for liability arising out of qualified acts, errors or omissions during the rendering of professional services by or on behalf of the insured firm.

### *Professional Environmental Consultant's Liability (PEC)*

The professional environmental consultant's policy combines errors and omissions coverage with contractor's pollution liability, and therefore provides coverage for liability arising out of qualified acts, errors or omissions as well as pollution events arising from services or operations performed by or on behalf of the insured firm.

### *Environmental Services Package Policy (ESP)*

Zurich's ESP policy is one-stop coverage for environmental contractors or consultants and restoration contractors. It provides coverage by combining:

- Commercial general liability coverage — occurrence-based
- Contractor's pollution liability for qualified third-party claims caused by a pollution event arising out of a covered operation performed by or on behalf of the insured firm at a project site – occurrence based
- Professional liability coverage for qualified acts, errors or omissions of the insured firm can be added to the policy on a claims-made and reported basis

With multi-line capabilities, Zurich's underwriting specialists can work with you to design an insurance program that coordinates coverage for automobile, workers' compensation, general liability, excess/umbrella and site pollution liability exposures. So Zurich's expertise and services extend beyond your specialty insurance needs to address many of your key commercial insurance requirements.

Optional endorsements include:

- The ESP has optional coverages for many traditional CGL endorsements
- Pollution transportation coverage (CPL)
- Non-owned location coverage for disposal sites on a blanket basis (CPL)
- Blanket Additional Insured including completed operations and primary non-contributory coverage (GL & CPL)
- Definition of Loss to include Diminution in Value and Stigma Damage to property and medical monitoring (CPL)
- Restoration Costs (CPL)
- Owner or Contractor Controlled Insurance Endorsements (CPL)
- Environmental Impairment Liability coverage for owned sites (CPL)
- Excess coverage for project specific insurance
- Occurrence based fungus or microbial substance coverage (CPL)
- Incidental & Necessary Professional services coverage (CPL)
- Punitive damages, fines, penalties or treble damages to the extent insurable by law (CPL & Prof)
- Waiver of subrogation
- Excess coverage for Wrap Ups
- Automatic coverage for acquisitions
- Coverage for your portion of Joint Ventures

## Commitment grounded in financial strength

In the long run, an insurer's coverage is only as good as its financial strength. Projects may span more than a decade or only several months, but their liabilities may last a firm's lifetime. Contractors and environmental consultants need the coverage of an insurer that has the staying power of Zurich.

Zurich's financial strength\* also gives us the ability to weather business cycles that have driven others from the market. This commitment gives our clients the long-term comfort they need to take on projects that present new and challenging risks and opportunities. Few insurers can match Zurich's technical knowledge, financial strength and commitment to the environmental liability market on all fronts. It's the reason Zurich has been a leader in the environmental market for 18 years.

For more information call toll free

**866-219-3402**

or please visit our Website at  
[www.zurichna.com/environmental](http://www.zurichna.com/environmental)



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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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