



ACE Commercial Risk Services®

Environmental Package Policy

Our environmental package policy offers a streamlined solution for companies working in the environmental contracting and consulting fields. **It combines coverage for Commercial General Liability, Contractors Pollution Liability and Professional Liability (E&O) into a single policy.** Backed by ACE's financial stability and a team of superior underwriters, this product offering provides a broad, integrated coverage package to support the small business marketplace.

Preferred Risks (clients with revenue of \$3 million or below)

- Environmental contractors performing services such as:
 - Remediation or abatement of pollutants (asbestos, lead, mold)
 - Installation, removal or cleaning of aboveground storage tanks or underground storage tanks
 - Clean up and restoration of water or fire damaged premises
- Environmental consultants and engineers performing services such as Phase I, II, III environmental assessments, environmental lab analysis and environmental permitting
- Alternative energy contractors and consultants (solar, wind, geothermal, bio-diesel)

Key Policy Features

Commercial General Liability (Occurrence or claims-made coverage available)

- ISO Coverage Form (10-01) except in MN (12-07)

Contractors Pollution Liability (Occurrence or claims-made and reported coverage available)

- Coverage is provided for emergency response expense, including expenses incurred by the Insured's employees
- Coverage provided for pollution at a non-owned property used to store equipment during a project
- Coverage is provided for temporary storage of asbestos waste at the Insured's property
- Coverage is provided for contingent transportation of the Insured's waste hauled by a third-party carrier
- Coverage is provided for fines, penalties, punitive, exemplary or multiplied damages where allowed by law
- Coverage is provided for work performed by or on behalf of the named insured, including the insured's liability for work performed by subcontractors

Professional Liability (Claims-made and reported coverage)

- Coverage is provided for professional services performed by or on behalf of the named insured, including the insured's liability for professional services performed by subcontractors
- Coverage is provided for recommendations made for site selection, transportation, disposal, or treatment of pollutants

The ACE Commercial Risk Services Difference

Professional Claims Staff: Our internal claims staff averages 10+ years of experience and is dedicated to serving our insureds.

Financial Strength: ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from the industry's principal rating agencies.

International Network with Local Expertise: Access to the product expertise and global reach of the ACE Group of Companies.

Why ACE?

ACE has the expertise and financial stability to entertain the most complex risks.

Additional Facts:

- Up to \$5 million in Limits
- \$2,500 Minimum Premium
- Typical enhancements include blanket additional insured and waiver
- Follow-form Excess and Business Auto policies are available when we write the package policy with GL

Additional enhancements are available via endorsement, including, but not limited to:

- Employee Benefits Liability
- Per Project Aggregate
- Hired and Non-Owned Auto Liability
- Stop-Gap
- Non-Owned Disposal Site Liability Coverage
- Transportation Pollution Liability Coverage
- Bailment Coverage for Restoration Contractors
- Sudden and Accidental Premises Pollution Liability Coverage

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The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms, conditions and exclusions. Insurance is provided by Westchester Fire Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

ACE Commercial Risk Services is a division within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com

