

Century Insurance Group's Environmental Services Liability Coverage Form provides a comprehensive and customizable insurance policy capable of handling environmental contractors and consultants needs under one roof.

The coverage form has a modular architecture, so coverage sections can be easily added, replaced, or removed. The entire coverage form is easy to follow and understandable for our insureds, agents, and brokers. This provides significant E&O comfort when dealing with our program.

COMMERCIAL GENERAL LIABILITY – CGL (Coverage A, B, C)

- Modeled after the 2013 ISO CGL coverage form
- Defense is outside the Limits of Insurance.

CONTRACTORS' POLLUTION LIABILITY – CPL (Coverage D)

- Defense is outside the Limits of Insurance. This is a huge coverage advantage for CPL.
- Coverage for "Environmental Response Costs" is included. This allows the insured an advantage in responding to environmental conditions immediately and mitigating environmental incidents.
- Coverage for "Natural Resource Damages" is included in the definition of "environmental damage".
- Includes asbestos, lead, silica, and mold/biological in the definition of "pollutants"
- Includes coverage for transportation pollution on the jobsite, including all loading and unloading

CONSULTANTS' PROFESSIONAL LIABILITY – E&O (Coverage E)

- Defense is within the Limits of Insurance. Up to \$1m in separate defense expenses is available via endorsement.
- Includes asbestos, lead, silica, and mold/biological in the definition of "pollutants"
- 60-Day Extended Reporting Period included

SCHEDULED PROPERTY POLLUTION LIABILITY – EIL (Coverage F)

- Provides on-site and off-site BI/PD and "clean-up costs" coverage for any "scheduled property"
- Coverage for "Environmental Response Costs" is included.
- Provides transportation pollution liability on any "scheduled property"

NON-OWNED DISPOSAL SITE POLLUTION LIABILITY – NODS (Coverage G)

- Provides coverage for waste generated by "your work" at a "non-owned disposal site".
- No exclusion for subsidence

ADDITIONAL COVERAGE FORM BENEFITS

- Blanket wording for Additional Insured for Ongoing Operations, Primary Non-Contributory, and Waiver of Subrogation is built into our coverage form.
- The definition of "pollutant" has been broadened to include all biological contaminants. This provides broader coverage than specifically identifying mold and/or microbial matter. Blood-borne pathogens are encompassed, making this a great product for trauma scene and/or crime scene operations.

In addition, our coverage form enjoys a broad array of supporting endorsements to meet the coverage requirements of our insureds including 1st and 3rd Party Transportation Pollution, Hired & Non-Owned Auto, Employee Benefits, and Stop Gap. When we write the primary CGL, our program can also consider Excess Liability, Workers Compensation, and Auto Liability coverage, making our environmental program a complete one-stop shop for our insured's, agent's, and broker's needs.

Visit our website for more information: www.centurysurety.com

Send all your Environmental Submissions to: EnvironmentalQuotes@centurysurety.com