# **DUAL**

# **Environmental Liability**

Environmental Program focusing on a package of insurance for Environmental Contractors, Consultants, Environmental Facilities, and Pollution coverage for Non-Environmental Contractors and Non-Environmental Facilities.



### **Program Highlights**

- Nationwide Program (Non-Admitted)
- · Carrier A.M. Best Rating: "A XV"
- Limits \$11M per Occurrence/\$12M Aggregate
- Umbrella (Following Form Excess) Supported or Unsupported up to \$10M Limit
- Excess Over Package, Auto, Liability, Employers Liability
- · Minimum Premium: \$2,500
- · Minimum Deductible: CGL \$250 All other lines \$2,500

#### **Coverages**

- Commercial General Liability (Occurrence or Claims Made)
- Professional Liability (Claims Made)
- Contractors Pollution Liability (Occurrence or Claims Made)
- · Site Pollution Liability (Claims Made)
- Umbrella Supported or Unsupported (Following Form Excess) up to \$10M Limit
- Excess Over Package, Auto Liability, Employers Liability

#### **Classes of Business**

- Environmental Contractors
- · Environmental Consultants
- · Engineers & Laboratories
- Facilities that treat, store, handle, or disposal of waste
- Fire/ water restoration
- Most classes of non-environmental contractors are eligible for standalone Contractors Pollution Liability
- Most classes of property owners/operators are eligible for standalone Site Pollution Liability

## **Submission Requirements**

- Acord Application
- DUAL Supplemental
- 5 years currently valued loss runs
- Statement of Qualifications for key personnel including resumes, past project experience, training information and required certifications or licenses

# **Underwriting Contacts**

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