



## **ENVIRONMENTAL EXPOSURE GUIDE for ENVIRONMENTAL REMEDIATION CONTRACTORS**

Program Brokerage Environmental can help protect environmental remediation contractors from a variety of environmental exposures, which may not be covered under a Commercial General Liability policy. These conditions may cause a combination of bodily injury, property damage, or clean-up costs.

### **COMMON ENVIRONMENTAL EXPOSURES:**

- Use or mixing of incompatible materials/wastes resulting in fire, explosion or hazardous vapors
- Use of unknown contaminated soil as backfill
- Inadequate training of field personnel
- Lack of detailed project scope
- Contamination of aquifers resulting from soil borings or well installation monitoring
- Environmental liability exposures caused by subcontractors (No certs)
- Improper stormwater containment, monitoring, and control procedures
- Rupture of underground utilities or pipelines
- Spills or leaks from equipment
- Spread of contaminated soil or air emissions during remediation or excavation
- Inadequate remediation of a contaminated site

### **HOW THE ENVIRONMENTAL INSURANCE POLICY PROTECTS THE POLICYHOLDER:**

- Covers occurrence trigger and damages arising from pollution caused in the performance of operations
- Claims can be reported at any time as long as the covered property damage and bodily injury occurred during the policy period
- Pays for loss resulting from claims of bodily injury, property damage or environmental damage arising from pollution conditions during performance of covered operations