



## **ENVIRONMENTAL EXPOSURE GUIDE for ENVIRONMENTAL CONSULTANTS**

Program Brokerage Environmental can help protect environmental consultants 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:**

- Contamination of aquifers resulting from soil borings or well installation monitoring
- Environmental liability exposures caused by subcontractors (No certs)
- Faulty sampling or field testing techniques leading to inaccurate lab results
- Inadequate assessment of potential impacts to groundwater from past spills and chronic releases
- Diagnostic errors in laboratory
- Surface and groundwater hydrology and subsurface investigations can cause cross contamination of aquifers, as well as damage to underground structures and utilities
- Inadequate geo-technical design
- Inadequate remedial design

### **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