

Environmental Product Summary

We offer coverage for bodily injury, property damage, clean-up costs, legal expenses, transportation, and waste handling arising from pollution conditions at covered locations or due to contracting services at a job site. The current limits of liability for our products are \$50 million each loss/ \$100 million policy aggregate, unless otherwise stated below. Our comprehensive insurance products can be tailored for specific operations or unique circumstances. Keep this guide handy so you can respond quickly to coverage requests!



For Agent/Broker Distribution Only

[GAIG.com/Environmental](https://www.gaic.com/Environmental)



Premises Liability (PRE)

This policy provides pollution coverage for a specified location or locations. Coverage is available for new and/ or historical pollution conditions resulting from both sudden and gradual releases.

- Suitable for most types of locations, including but not limited to residential, commercial or light industrial, real estate, redevelopment sites, brownfields, warehouses, hospitality, chemical/ petroleum, TSDFs, municipalities and utilities.
- Policy term up to 10 years.
- \$7,500 minimum premiums (single-year policy).
- Ability to customize as needed.



Commercial Lender (LEN)

This policy provides pollution coverage for commercial lenders such as banks or investment firms with an interest in a location that may have environmental concerns. Exclusively for lenders, coverage addresses the environmental liabilities arising from the lender's association with the asset or activities with the borrower. Lenders may even recoup the outstanding principal balance of a covered loan and business interruption if there is a default and an existing pollution condition. First-party coverage extends after foreclosure and includes remediation and diminution of value of the covered location.

- Policy term up to 13 years.
- \$5,000 minimum premium (single-year policy).



Indoor Air Quality/Mold (IAQ)

This policy is similar to the PRE policy where it provides comprehensive coverage for indoor air quality concerns; however, the IAQ focuses only on pollution conditions within a building. The IAQ policy offers a tailored, focused, and affordable solution to building owners with limited pre-existing environmental concerns.

- Suitable for facilities including residential and commercial real estate properties.
- Limits of liability up to \$25 million each loss/\$50 million policy aggregate.
- Policy term up to 3 years.
- \$5,000 minimum premium (single-year policy).



Closure and Post-Closure (CPC)

This policy is designed to satisfy the regulatory financial assurance requirements for owners or operators of both solid and hazardous waste landfills and waste treatment, storage, or disposal facilities.

- Suitable for any customer class that is required to post financial assurances to satisfy the regulatory guidelines under RCRA or analogous state laws.
- Limits of liability up to \$50 million each loss and policy aggregate.
- Policy term of 1 year.
- \$15,000 minimum premium (single-year policy).



Excess (EEL)

This follow-form excess policy provides additional limit capacity over monoline pollution policies, written with approved insurance companies, where needed.

- Limits of liability up to \$50 million each loss and policy aggregate.
- Policy term up to 10 years.



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Scan the QR code to access our website which includes informative resources such as product videos, fact sheets and claims scenarios to learn more about our capabilities and how we can help serve your clients!

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TankAssure Program (STP)

This policy provides coverage for bodily injury, corrective action, and legal expense arising from a release of the contents of a storage tank and associated systems. This policy is an acceptable option to satisfy state and federal financial assurance obligations, where applicable. We offer the policy on an admitted basis as described below, or we can offer it on E&S paper.

- Suitable for service stations, municipalities, vehicle fleet sites, warehouses, trucking and logistics sites, aviation, tank farms, commercial properties, and agribusiness, among others.
- TankAssure is an extremely user-friendly online quoting and binding program for your clients' storage tank insurance needs – get your quote in minutes! This program offers admitted paper in all fifty states and the District of Columbia.
- Limits of Liability up to \$10 million each loss and policy aggregate.
- Policy term up to 1 year.
- \$225 minimum premium under TankAssure, higher minimums may apply for certain tanks.



Contracting Services (CSE)

This policy provides coverage for pollution conditions arising out of contracting services performed at a job site.

- Suitable for construction managers, general contractors, and a variety of specialty trades.
- Policy term of 1 year.
- \$5,000 minimum premium (single-year policy).



Contracting Services Project Specific (CSP)

This policy offers project-based pollution coverage for contractors or project owners (OCIP, CCIP or Owner's Protective Structures).

- Suitable for project owners, construction managers, general contractors, and a variety of specialty trades.
- Ability to offer up to 10-year policy term and 10 year Completed Operations period, combined 17 years for policy term plus completed operations.
- \$5,000 minimum premiums (single-year policy).



Professional & Contracting Services (PCM)

This policy provides the same pollution coverage as the CSE policy for Contracting Services as outlined above and includes coverage for liability associated with Acts, Errors and Omissions arising from Professional Services performed by or on behalf of the insured.

- Suitable for construction managers, general contractors, and a variety of specialty trades.
- Policy term of 1 year (for practice policies).
- \$12,500 minimum premium.



Products Pollution (PPC)

This policy provides coverage arising from a pollution condition resulting from an insured's product put to its intended use by a third-party. Developed to complement the PRE policy, the PPC provides pollution coverage to the insured for their products released to the marketplace. This includes pollution conditions caused by the Insured's product during transportation by a third-party.

- Suitable for manufacturers and distributors of various products, including paint and chemicals, metal goods, automotive parts, machinery, plastic and rubber goods, and other commercial products.
- Limits of liability up to \$5 million each loss and policy aggregate.
- Policy term of 1 year.
- \$5,000 minimum premium (single-year policy).

This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale, or purchase thereof would be unlawful. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American E&S Insurance Company, an OH domiciled surplus lines company eligible to underwrite surplus lines insurance in all 50 states and the DC and Great American Insurance Company, an authorized insurer in all 50 states and the DC. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5489-ENV (06/22)

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