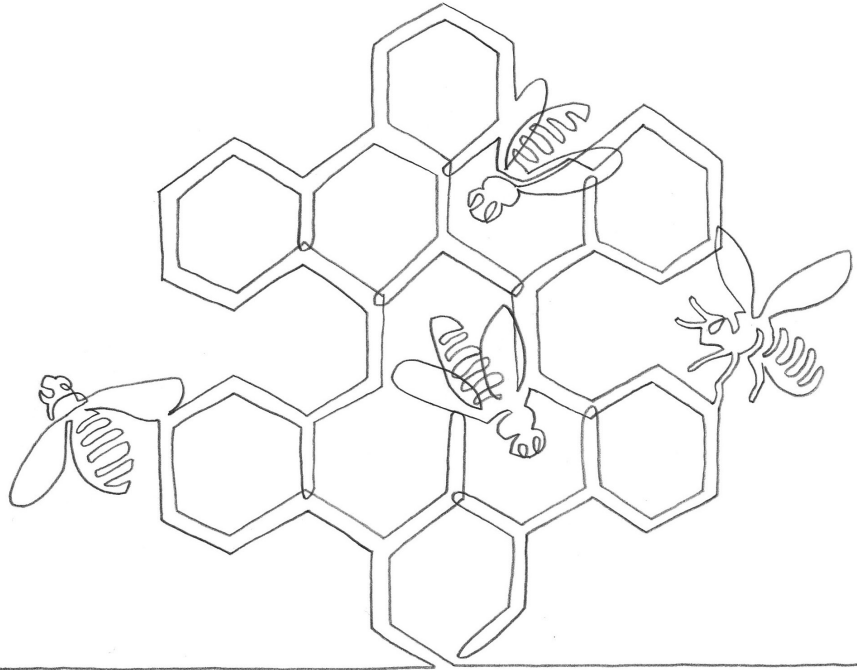


# BeazleyOne ENVIRO

The wide range of turn-key services offered by environmental service firms leaves them confronting a variety of operational, professional, environmental and business risks. Along with our experienced underwriters, Beazley has created a tailored insurance program that combines professional, environmental and operational liability insurance protection into one form, along with a strong commitment to risk and claims management to support growth and profitability.



### Coverage

- Commercial general liability (GL) coverage on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Professional liability arising out of any act, error or omission in rendering or failure to render professional services
- Contractors' pollution legal liability (CPL) coverage for pollution conditions arising out of the performance of or failure to perform contracting services; available on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Contractual liability for general liability and pollution conditions for liability assumed under a written agreement or agreement that is an insured contract including action-over protection
- Property damage includes natural resource damage
- ADA/FHA/OSHA regulatory or administrative actions reimbursement extension – \$30,000 per policy period
- Defendants' reimbursement extension – up to \$500 per day, subject to a maximum of \$10,000 per claim
- Disciplinary proceedings reimbursement extension –\$10,000 per policy period
- Medical payments reimbursement extension –\$30,000 per policy period
- Reputation management reimbursement – up to 50% of the first \$30,000 in expenses per policy period
- Automatic additional insured protection under GL and CPL coverage for clients when required by a written agreement

- Blanket waiver of subrogation provision for clients of the insured as required by contract
- Broad definition of insured–includes insured's participation in joint ventures
- Automatic 60-day coverage for acquired entities
- Innocent insured provision
- Hired and non-owned auto included
- Separate limit of liability for claims expenses included within the aggregate limit of liability, employers liability and employee benefits protection available subject to underwriting eligibility.

### Environmental liability coverage enhancements

- Pollution condition resulting from transported cargo – goods, products or waste transported by a carrier properly licensed to transport such goods, products or waste (includes loading/unloading of cargo);
- Named insured location pollution liability coverage – for a pollution condition originating from a named insured location, that is on, at, under or migrating from a scheduled named insured location and such pollution condition is both sudden and accidental and first commences during the policy period and finally ends within seven (7) consecutive days from its first commencement; and
- Non-Owned Disposal Site (NODS) pollution liability coverage – for a pollution condition originating from any location used by the named insured for the treatment, storage or disposal of waste or materials, that is on, at, under or migrates from such NODS; provided that the pollution condition arises from waste or materials generated by the performance of contracting services or originating from a named insured location scheduled on the policy.

### Technology/Privacy liability coverage enhancements:

- Negligent act, error or omission or unintentional breach of contract for technology based services (web hosting/computer and software system installation/integration) and/or technology products (hardware/software developed for a 3<sup>rd</sup> party)
- Computer network security—including transfer of malicious code to a 3<sup>rd</sup> party
- Copyright infringement
- Privacy liability.

### Beazley's value-added services include:

- Pre-claims assistance
- Mediation deductible credit—insured's deductible reduced 50% of each claim up to \$25,000
- Proactive claims management through experienced environmental/construction lawyers
- Risk management: live quarterly webinars, quarterly newsletters, dedicated online content.

### Key territories

Worldwide – Professional and Technology/Privacy Liability Coverage

US (including its territories and possessions), Puerto Rico or Canada – GL/CPL Coverage and Environmental Liability Enhancements.

### Size/Definition

US domiciled firms providing environmental and engineering services/operations to a diverse client base. Primary focus is on privately held firms with gross revenues up to \$25M.

### Target market

Engineering, consulting, project management and contracting/remediation firms generating more than 50% of gross revenues in providing environmental services.

### Limits

Up to US \$10,000,000

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