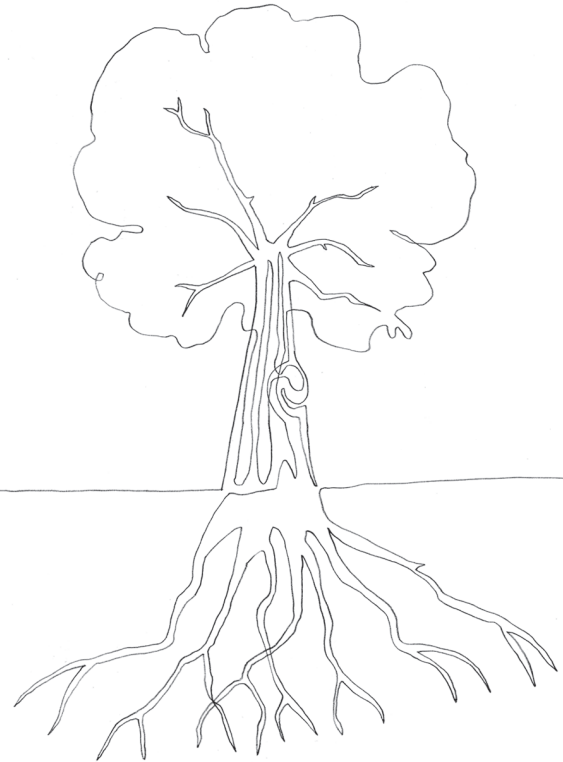


Beazley ENVIRO

Recognizing the evolving professional and environmental risk exposures of the environmental services industry, Beazley has tailored a policy form that addresses both changing delivery methods and increased use of technology. Our experienced underwriters can deliver a liability program that effectively addresses professional and environmental risk along with a strong commitment to risk management and responsive claims service.



Coverage

- 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 pollution condition protection for liability assumed under a contract or agreement that is an insured contract, including action-over protection
- Property damage includes natural resource damage
- 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
- Reputation management reimbursement – up to 50% of the first \$30,000 in expenses per policy period
- Automatic additional insured protection under CPL coverage for clients when required by a written agreement

- Blanket waiver of subrogation provision for clients of the insured as required by written agreement
- Broad definition of insured – includes insured's participation in joint ventures
- Automatic 60-day coverage for acquired entities
- Innocent insured provision.

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 condition – on, at, under or migrating from a scheduled Named Insured location for pollution conditions that is sudden and accidental and first commences during the policy period and finally ends within seven (7) consecutive days from its first commencement; and
- Pollution condition at a non-owned disposal site – (NODS) – for waste or material generated by the performance of contracting services or originating from a scheduled named insured location on, at, under or migrating from a non-owned disposal site.

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 3rd party)
- Computer network security—including transfer of malicious code to a 3rd party
- Copyright infringement
- Privacy liability.

Beazley's value-added services include:

- Pre-claims assistance
- Mediation deductible credit—insured's deductible reduced up to 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

Size/Definition

Canadian 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 \$100M.

Target market

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

Limits

Up to \$20 000 000 CAD

Contact

Nick Bidwell
T +1 (416) 601 2682
nick.bidwell@beazley.com

Beazley ENVIRO

Beazley Canada Limited

550 – 55 University Avenue
Toronto, Ontario M5J 2H7
Canada

T +1 (416) 601 2155
F +1 (416) 601 2166

Beazley Canada Limited

310 – 1130 Sherbrooke Street West
Montreal, Quebec H3A 2M8
Canada

T +1 (514) 350 4848
F +1 (514) 350 0843

Beazley Canada Limited

500 – 666 Burrard Street
Vancouver, British Columbia V6C 3P6
Canada

T +1 (778) 373 4432

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