



# Insurance for Contractors and Environmental Consultants

## Product Sheet

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The information contained herein is merely a description of our insurance products and not a complete list of all terms, conditions and exclusions. Only the provisions of a specific policy have legal effect. Certain terms used in the description are defined in the policy. Please see the policy for a complete description of its scope and limitations of coverage.

"XL Insurance" is the global brand used by XL Group plc's (NYSE: XL) insurance companies. Coverages are underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions.  
 Information accurate as of October, 2010.

Our Contractors Pollution & Professional Liability product provides an environmental risk management solution that offers cradle to grave contractor's pollution protection, expanded contractor's professional liability and fixed-site pollution coverage in one policy. This policy is backed by 25 years experience coupled with our superior risk control and claims management for contractors.

## Target Markets

- General Contractors
- Construction Managers
- Trade Contractors, including but not limited to:
  - Mechanical, Electrical, Plumbing
  - Heating, Ventilation and Air Conditioning
  - Street and Road
  - Excavation and Grading
  - Utility
  - Concrete

## Products Available

- Contractor's Pollution Legal Liability (claims-made)
- Contractor's Pollution Legal Liability (occurrence)
- Professional and Contractor's Pollution Legal Liability (both on claims-made)
- Professional (claims made) and Contractor's Pollution Legal Liability (occurrence)

## Information Needed to Quote

- XL Insurance Environmental Application
- Three (3) years currently valued loss runs
- Two (2) years current financial information

## Seven Distinct Coverages Available

- 1 Professional Liability:** provides coverage for acts, errors or omissions in covered professional services.
- 2 Mitigation Expense:** gives the insured the ability to mitigate losses resulting from acts, errors or omissions in professional services in an effort to correct issues in real time that may arise on a project. This helps minimize or eliminate third party claims and costly litigation.
- 3 Job site:** available on a claims-made and reported basis or with an occurrence trigger. We provide coverage for pollution loss which the client becomes legally obligated to pay as a result of a pollution condition from covered contracting services at their job site.
- 4 Emergency Remediation Expense:** allows the insured to incur emergency remediation expense to address a pollution condition for a limited period prior to providing notice to XL Insurance.
- 5 Named Insured Location:** provides coverage for pollution loss as a result of a sudden and accidental pollution condition originating from a named insured's

location which is on, at, under or migrating from the named insured's location.

**6 Transportation:** provides coverage for pollution loss resulting from a pollution condition during the course of transportation. The pollution condition may be discovered by the client during the course of that transportation or result in a claim against the client.

**7 Non-Owned Disposal Site:** provides coverage for pollution loss which the client becomes legally obligated to pay as a result of a pollution condition at a non-owned disposal site from waste generated through covered contracting services performed at a job site or that originates from a named insured's location.

## Risk Control Services

A broad range of services are available to minimize losses and protect profitability including risk analysis, tailored training programs (environmental, mold, spills, contracts, etc.), and written program review.

## Claims Services

Specialized claims handling with cost effective solutions for litigation and remediation issues to minimizing the overall financial risk associated with an incident. Timely and fair resolution of claims through our in-house environmental attorneys, technical experts, and a nationwide network of remediation contractors. Claims hotline OnCall available 24/7 to assist in controlling emergencies and minimizing costs through quick containment and investigation.