



INSURANCE FOR ENVIRONMENTAL SERVICES

The XL Insurance Environmental group's Environmental Services program provides unique insurance and loss control solutions to customers whose operations include environmental contracting or consulting services and a variety of other multi-disciplined services. Backed by 25 years experience coupled with our superior risk control and claims management, we offer cradle to grave pollution and professional protection. For more information, please visit our website at www.xlenvironmental.com/evs.

CONTACT

XL Insurance
 Environmental group
 505 Eagleview Boulevard
 Suite 100
 PO Box 636
 Exton, PA 19341
 Phone: 800-327-1414
 Fax: 610-458-8667

www.xlenvironmental.com/evs



TARGET MARKETS

Refer to the list on reverse for typical services performed by these firms:

- Environmental consultants
- Environmental contractors
- Environmental testing laboratories

POLLUTION PRODUCTS AVAILABLE

- Contractor's Pollution Legal Liability (claims-made)
- Contractor's Pollution Legal Liability (occurrence)
- Professional and Contractor's Legal Liability (both on claims-made)
- Professional (claims-made) and Contractor's Pollution Legal Liability (occurrence)
- Pollution Protection Package (PPP)
 - Combines General Liability, Professional Liability (E&O), Contractor's Pollution Legal Liability, Pollution Legal Liability and Employee Benefits Liability coverage under one limit of liability. Designed for small firms (firms with \$2.5 million or less in annual revenues) to cover contractor/consultant liabilities
- Coverages on a Project, Blanket or Excess basis are available to qualified accounts

P&C PRODUCTS AVAILABLE

All P&C products are available when written with a pollution product. Includes: Workers Compensation, Property, Inland Marine, Equipment Breakdown, General Liability, Automobile Liability and Physical Damage, and Umbrella.

PROFESSIONAL INSURING

AGREEMENTS

- **Professional Liability:** provides coverage for acts, errors or omissions in covered professional services.
- **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.

ENVIRONMENTAL INSURING

AGREEMENTS

- **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.
- **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.
- **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.

— Continued

- **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.
- **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 your profitability.

CLAIMS SERVICES

Specialized claims handling with cost effective solutions for litigation and remediation issues to minimize the overall financial risk associated with an incident. A nationwide claims hotline ONCALL is available 24/7.

INFORMATION NEEDED TO QUOTE

- [XL Insurance Environmental Services application](#)
 - Will quote from competitor's application but will bind upon receipt of XL application
- 2 years current financial information
- 4 years currently valued loss runs
- For P&C: ACORD Applications
- Resumés of key personnel and project listings

"XL Insurance" is a registered trademark of XL Capital Ltd. XL Insurance is the global brand used by member insurers of the XL Capital Ltd group of 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.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details. Information accurate as of August, 2009.

Typical services performed by target markets:

- Air quality management (except mold and asbestos monitoring)
- Ecological risk assessments and reports
- Emergency response
- Environmental assessments and reports including but not limited to:
 - Phase II & III reports
 - Phase I reports performed as a minor percentage of overall services
- Environmental compliance consulting
- Environmental expert witness and litigation support services (except as related to mold suits)
- Environmental impact statements
- Environmental project management
- Environmental remediation services
- Environmental toxicology studies
- Geophysical studies and reports in support of environmental investigations
- Groundwater assessment and remediation programs
- Industrial cleaning (hydroblasting)
- Industrial hygiene services
- Lab packing
- Landfill services (except stand-alone liner installation services)
- Marine/aquatic studies and reports
- Natural resource studies
- New innovative technical applications
- Operation and maintenance of environmental facilities
- Permitting and licensing services
- Radioactive material consulting and remediation
- Remedial design
- Storm water management
- Training services, including OSHA training
- UST/AST removal services
- Vacuum truck operations
- Waste brokering
- Waste volume estimating
- Water resource investigations and studies
- Water/wastewater systems operation and management