

The logo for Starr, consisting of the word "STARR" in a bold, white, sans-serif font, centered at the top of the page. The background of the entire page is a scenic landscape photograph of a mountain range under a clear sky, with a green valley in the foreground.

# ENVIRONMENTAL PACKAGE - CONTRACTORS / CONSULTANTS

Keeping up with environmental regulations requires protection that fits your operations and keeps you compliant. Starr's package policies and seven unique environmental coverages offer flexible options to protect against property and liability risks. Our coverage and limits are designed to match your specific needs, so you're never over- or under-protected.

## Target Classes

- Environmental Package – Contractors/Consultants
  - Abatement - mold, lead, asbestos, PCB
  - Storage Tank Installation, Maintenance or Removal
  - Emergency Response
  - Groundwater / Soil Sampling
  - Drilling Contractors (samples for contamination)
  - Barrier / Liner Construction & Installation
  - Fire & Water Restoration
  - Landfill Construction / Expansion / Capping
  - Wetlands Restoration and Construction
  - Industrial Contractors (certain classes)
- Environmental Consulting Activities
  - Asbestos / Lead / Mold Assessment, Remedial Design & Monitoring
  - Indoor Air Quality Testing
  - Phase I / II / III Environmental Site Assessments
  - Wastewater Treatment Consulting
  - Regulatory Consulting, Permitting & Compliance Audits
  - Environmental Health & Safety Training and Consulting
  - Environmental Lab Analysis
  - Storage Tank System Design & Testing

## Coverages Available

- General Liability
  - ISO-based coverage forms
  - Offered on both occurrence and claims-made basis
  - Flexible coverage including extensions for Employee Benefits, and many others
  - General Liability available for environmental contractors, consultants
- Contractor Pollution Liability
  - Available on either occurrence or claims-made forms
  - Coverage trigger: pollution incident resulting from work performed by you or on your behalf
  - Covered loss: Cleanup Costs, Third-Party Bodily Injury and Third-Party Property Damage Completed Operations Coverage

## COVERAGES AVAILABLE CONTINUED

- Professional Liability
  - Coverage offered on claims-made basis
  - Coverage trigger: damages resulting due to a breach of professional duty arising from the performance of professional services
  - Bodily Injury and Property Damage resulting from a pollution incident
- Transportation Pollution Liability
  - Coverage offered as an extension to either a Contractor Pollution Liability policy or Site Pollution Liability policy
  - Covered loss: Cleanup Costs, Third-Party Bodily Injury and Third-Party Property Damage resulting from a pollution incident
- Site Pollution Liability
  - Coverage offered on claims-made basis
  - Covered loss: On-Site Cleanup, Off-Site Cleanup, Third-Party Bodily Injury and Third-Party Property Damage resulting from a pollution incident
  - Unknown Pre-Existing and New Conditions Coverage available
  - Optional Covered Operation Pollution Liability Coverage
  - Optional Emergency Response Cost Coverage
- Commercial Auto Liability
  - Liability & Physical Damage Coverage
  - Occurrence Form
  - Auto Liability will be written as a supported line to the General Liability / Pollution Combined form package
- Workers' Compensation
  - Statutory
  - Minimum premium: \$100,000
  - Employers Liability up to \$1,000,000
- Excess Liability
  - Limits available up to \$25,000,000 both in a supported and unsupported basis (no unsupported lead excess available)

## Highlights

- Multi-year policy terms available for Site Pollution Liability and for project specific Contractors Pollution Liability policies
- Monoline High Excess Liability offered over combined form programs (minimum attachment point is \$10M)
- Minimum premium for GL / Pollution is \$50,000

### NANCY EUGENIO

ASSISTANT VICE PRESIDENT, NATIONAL PRACTICE LEADER

713.470.1477

[nancy.eugenio@starr.com](mailto:nancy.eugenio@starr.com)

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