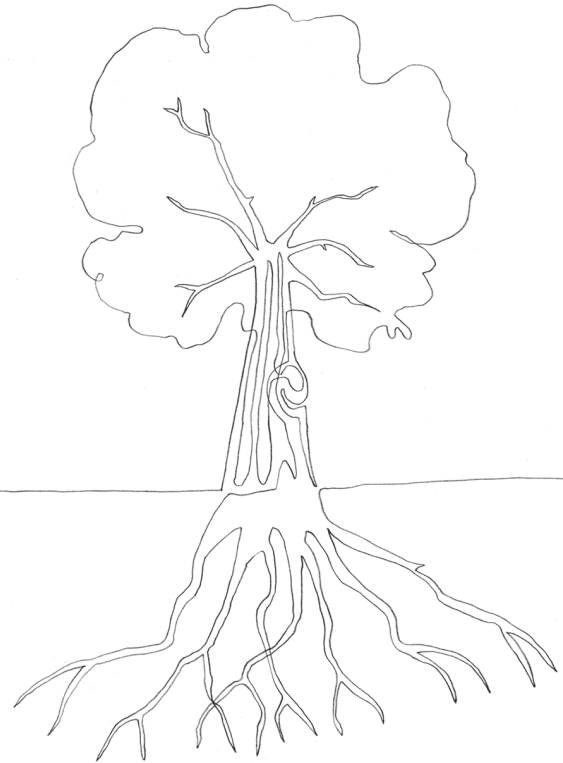


BeazleyOne ENVIRO

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 coverage on either a claims made or occurrence coverage trigger subject to underwriting eligibility, with hired and non-owned auto, employers liability and employee benefits protection available
- 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
- Separate limit of liability for claims expenses included within the aggregate limit of liability available
- Contractual liability for general liability and pollution conditions for liability assumed under a contract or agreement that is an insured contract including action-over protection
- Property damage includes natural resource damage
- Technology risk coverage for electronic transfer of data, copyright infringement and web-hosting functions
- ADA/FHA/OSHA regulatory actions reimbursement extension – \$35,000 per policy period
- Defendants' reimbursement extension – up to \$500 per day, subject to a maximum of \$10,000 per claim
- Reputation management reimbursement – up to 50% of \$30,000 per policy period to assist clients in managing their reputational risk after a loss
- Automatic additional insured protection under GL and CPL coverage for clients when required by a written contract or agreement
- Blanket waiver of subrogation provision for clients of the insured as required by contract
- Pre-claims assistance
- Proactive claims management by experienced professionals
- Risk management: live quarterly webinars, quarterly newsletters, dedicated online content

For more information go to
www.beazley.com/environmental

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;
- 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 – 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

Size/Definition

US domiciled firms providing environmental and engineering services/operations to a diverse client base with gross revenues up to \$20M

Target market

Engineering, consulting, project management and contracting/remediation firms generating more than 75% of gross revenues in providing environmental services

Key territories

US (including territories and possessions), Puerto Rico and Canada

Limits

Up to US \$10,000,000

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The descriptions contained in this communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers doing business with Beazley's Lloyd's of London syndicates. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

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