

Berkley Specialty Underwriting Managers has assembled an experienced staff of insurance and environmental professionals to meet your every environmental insurance need. The Environmental division of Berkley Specialty will customize a comprehensive insurance program including the necessary environmental coverage for your clients. With the ability to provide both Business Automobile Liability and Workers Compensation along with an array of environmental products, we provide “one-stop shopping” for your environmental clients. Berkley Specialty Underwriting Managers has a selection of environmental and non-environmental insurance products to meet the needs of your environmental contractor, environmental consultant or site specific facility risk.

ENVIRONMENTAL CONTRACTORS and CONSULTANTS

Eligibility: A minimum portion of annual revenues must be derived from environmental operations/services for an account to be considered for the products below.

ENVIRONMENTAL COMBINED POLICY (ECP): Berkley Specialty understands the difficulty and cost associated with obtaining the various insurance policies required to meet the needs of your environmental clients. To meet this need, we have developed one policy form that combines the insurance products your clients require into a single contract. Our ECP policy provides liability coverage for bodily injury, property damage and cleanup costs for your environmental contractors and consulting clients. The Contractors Pollution Liability coverage part is available on either a claims made or occurrence basis. A single aggregate limit applies to the policy with separate deductible options available for each coverage part.

Berkley Specialty offers Commercial General Liability, Contractors Pollution Liability, and Professional Liability under the ECP program to qualified environmental contractors or consultants whose main business focus includes one or more of the following:

- Asbestos, lead & mold abatement
- Clean-up, abatement, remediation, treatment, neutralization of existing pollution conditions
- Installation, removal, cleaning, maintenance, or testing of underground or above ground storage tanks
- Excavation of, construction of, or operation of a landfill, recycling facility, TSDF facility or wastewater treatment facility
- Asbestos, lead & mold testing/consulting
- Environmental site assessments – Phase I, II, & III's
- Hazardous waste management and disposal
- Compliance permitting, training, health and safety design,
- Sampling/laboratory analysis of pollutants
- Environmental consulting
- Select geotechnical operations
- Waste brokering services

CONTRACTORS POLLUTION LIABILITY (CPL): Our CPL can be written for contractors performing any of the above environmental operations or any non-environmental contractor, regardless of operations. Coverage may be written on a claims made or occurrence basis.

The following are examples of eligible, non-environmental contractor services:

- General construction
- General contracting
- Demolition
- Drilling (non-environmental)
- Painting
- Street and road paving
- Maintenance/janitorial
- Electrical/HVAC
- Excavation/grading
- Masonry/concrete
- Pipeline construction/maintenance
- Service station construction
- Insulation
- Other non-environmental contracting services

ENVIRONMENTAL CONSULTANTS LIABILITY (ECL): The ECL policy provides stand-alone Professional Liability coverage that can be written for your environmental consultants.

Eligible environmental consultants are businesses whose main focus is performance of one or more of the following professional services:

- Testing monitoring or investigation of pollutants
- Environmental site assessments- Phase I, II, & III's
- Hazardous waste management and disposal
- Soil & groundwater testing/analysis
- Design of landfills or wastewater treatment facilities
- Laboratory analysis of pollutants
- Compliance permitting and training
- Health and safety design
- Environmental consulting
- Select geotechnical operations
- Waste brokering services
- UST & AST testing

CONTRACTORS AND CONSULTANTS POLICY (CCP): The CCP is a combined policy that includes both Contractors Pollution Liability (CPL) and Environmental Consultants Liability (ECL) on one policy form with the CPL coverage part available on either a claims made or occurrence form. This policy may be written on a stand-alone basis with or without the ISO Commercial General Liability policy.

The following additional coverages may be available in conjunction with the environmental products referenced above.

BUSINESS AUTOMOBILE LIABILITY: Berkley Specialty has the ability to write Business Auto Liability for both environmental contractors and consultants. The Broadened Transportation Pollution Liability coverage can be endorsed onto the Business Auto Liability policy as needed.

WORKERS COMPENSATION: Berkley Specialty can provide Workers Compensation for both your environmental contractors and consulting clients.

EXCESS LIABILITY: Excess Liability coverage is offered over the Commercial General Liability, Contractors Pollution Liability and Professional Liability as well as the Business Auto Liability and Workers Compensation. Berkley Specialty must write the underlying Commercial General Liability, Contractors Pollution Liability and/or Professional Liability. Although it is preferred, it is not required that Berkley Specialty writes the underlying Business Auto Liability or Workers Compensation.

SITE SPECIFIC POLLUTION LIABILITY

SITE SPECIFIC POLLUTION LIABILITY (SSP): Site Specific Pollution Liability can be written on any fixed site facility, regardless of type.

Eligible facilities include, but are not limited to:

- Vacant land
- Shopping centers
- Commercial buildings
- Golf courses
- Laboratories
- Contaminated properties
- Warehouse/storage facilities
- Bulk fuel storage terminals
- Hazardous and non-hazardous waste landfills (Can also provide GL)
- TSDF's (Can also provide GL)
- Waste treatment facilities (Can also provide GL)
- Recycling centers (Can also provide GL)
- Chemical manufacturers
- General manufacturing

COMMERCIAL GENERAL LIABILITY AND SITE SPECIFIC POLLUTION LIABILITY: Berkley Specialty offers Commercial General Liability and Site Specific Pollution Liability either on a combined or stand alone basis.

Below are examples of facilities for which we offer Commercial General Liability and Site Specific Pollution Liability:

- Hazardous and non-hazardous waste landfills
- Recycling centers
- Waste treatment facilities
- TSDF's (Transfer, Storage or Disposal Facilities)

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