

# Environmental Insurance

XL Group  
Insurance



## North America Construction

Our environmental liability underwriters are highly experienced, capable and responsive in crafting pollution and professional liability insurance solutions for the unique needs of the construction industry.

### Coverage

To serve our contractor customer needs, coverage can be provided on a blanket, project specific, wrap-up, or excess basis. Admitted coverage is available in 30 states and in an additional seven states when deregulation provisions can be met.

Capacity	Minimum Premium
<b>Pollution</b> <ul style="list-style-type: none"><li>• Claims made: USD 50 million</li><li>• Occurrence: USD 25 million</li></ul>	<b>Pollution</b> <ul style="list-style-type: none"><li>• Claims made: USD 5,000</li><li>• Occurrence: USD 7,500</li></ul>
<b>Professional Liability</b> <ul style="list-style-type: none"><li>• Claims made: USD 25 million</li></ul>	<b>Professional Liability</b> <ul style="list-style-type: none"><li>• Claims made: USD 12,500</li></ul>

### Client Profile

- Construction Managers
- Trade / Artisan Contractors
- General Contractors
- Environmental Contractors

### Risk Engineering

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

### Claims Service

Specialized claims handling with cost-effective solutions for litigation and remediation issues to minimize the overall financial risk associated with an incident. Timely and fair resolution of claims through our in-house environmental attorneys and technical experts.

### Emergency Response Services

A nationwide claims hotline (800 823 7351) ONCALL available 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation.

For over 25 years, our environmental group has provided *Integrated Environmental Risk Management*<sup>®</sup> solutions – combining underwriting, risk engineering and specialized claims management.

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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.

In the US and Canada, the insurance companies of XL Group plc are: Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Insurance Company of New York, Inc., XL Select Insurance Company, and XL Specialty Insurance Company, and XL Insurance Company Limited—Canadian Branch. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of October, 2011.

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