ENVIRONMENTAL PRODUCTS

The Hartford's team of seasoned underwriters meets the needs of a broad array of industries. Our key competitive advantages include:

- Experienced underwriting staff with extensive field authority
- Unsurpassed claims service and litigation management services
- Market-leading policy forms
- Custom built solutions

TAKE YOUR PRODUCT OFFERING TO A NEW LEVEL

No matter what the size or type of your customers' business, The Hartford's deep industry specialization allows us to design coverage and risk management solutions to meet your clients' unique protection needs.

Learn more about The Hartford's commercial coverages at:

www.TheHartford.com/specialization

SNAPSHOT OF UNDERWRITING APPETITES

POLICY	MINIMUM PREMIUM	CAPACITY	MAXIMUM TERM	APPETITE
Contractors Pollution Liability • Practice or Project/Wrap-Up	$2,500	$25M	3 years (Practice Policies) 6 years (Project Policies) (+10 yrs completed ops)	All General, Service and Trade Contractors Monoline Transportation
Site Pollution Liability	$5,000	$25M	5 years (New Conditions) 10 Years (Pre-Existing)	Operators (Manufacturing, Commercial, Industrial) Transactional Risks
NP3℠ Integrated CGL, Pollution & Excess Liability	$25,000	$26M	Annual	Manufacturers and Distributors
NP4℠ Integrated CGL, Pollution, Professional & Excess Liability	$50,000	$26M	Annual	Environmental Consultants and Contractors (no geotechnical)
Environmental Excess Liability	$2,000/M	$25M	Per Above	Follow Form over CPL, Site or Integrated Policies

VALUE ADDED SERVICES

Environmental Emergency Spill Response Hotline

877-6284-ENV

- All of our insureds have access to The Hartford's Environmental Hotline for assistance
- Provides access to valuable guidance and advice during an emergency, including response oversight and assistance in selection of an environmental remediation contractor
- Administered by a nationally-recognized full-service environmental company

Crisis Management

- Available with all policies

THE HARTFORD

POLICY HIGHLIGHTS

	CONTRACTORS POLLUTION LIABILITY	SITE POLLUTION LIABILITY	NP3℠/NP4℠
INSURING AGREEMENTS	• Coverage A – Operations Pollution Liability with broad definition of Your Work to include protection for Contracting Operations, Transportation Activities and Waste Disposal Facilities • Coverage B – Site Pollution Liability (S&A) • Coverage C – Environmental Crisis Management Available by Endorsement: – Misc. Professional – Cyber	• Coverage A – Pollution Liability for your insured site(s) • Coverage B – Pollution Liability for your off-site activities	• ISO-based Primary General Liability including Affirmative Insuring Agreements for Products Pollution and Pollution Liability arising out of a hostile fire • Cyber & Data Compromise Liability • Full suite of Environmental coverage • Excess Liability coverage
KEY COVERAGE ATTRIBUTES	• No scheduling required for your work • Defense outside the limits • Worldwide coverage territory • Includes fungus, legionella, midnight dumping, silt and sedimentation • Restoration costs including green standards • Emergency cleanup costs – first party trigger and no sublimit • Policy responds to the recommendation of an environmental professional in the absence of law • No asbestos, lead or silica exclusion • No professional exclusion • Fines and penalties exclusions – criminal only • Service of suit allowed in any jurisdiction • Non-auditable premium • Claim notice as soon as practical • Blanket waiver of subrogation • Broad additional insureds per written contract • Newly acquired entity coverage for up to 120 days	• No scheduling required for insured sites or your activities • Separate defense limit • Worldwide coverage territory • Includes fungus, legionella, illicit abandonment, silt and sedimentation • Restoration costs including green standards • Emergency cleanup coverage built into all coverages and no sublimit • Policy responds to the recommendation of an environmental professional in absence of law • No asbestos or lead exclusion for BI, PD, cleanup of soil/groundwater and inadvertent disturbance • Fines and penalties – criminal only • Service of suit allowed in any jurisdiction • Claim notice as soon as practical • Broad additional insureds per written contract **AVAILABLE BY ENDORSEMENT** • First-party business interruption • Underground storage tank coverage with financial assurance • Crisis management	• Employee benefits administration liability • Crisis management coverage • Primary GL limits are not eroded by non-GL pollution losses • Worldwide territory coverage for your products • Broad named insured status for entities in which you own at least a 50% interest • Newly acquired entity coverage for up to 180 days • Per location/per project general aggregate • Excess liability applies over the GL coverage and any scheduled primary auto or employers liability policy with at least $1 million in underlying limits • Comprehensive operational and site pollution coverage tailored to the needs of the insured

Learn about Contractors Professional Coverage for general contractors, design-build contractors, construction managers and project owners at **TheHartford.com/construction**

SCAN TO CONTACT AN EXPERT FROM OUR TEAM

or visit us at **TheHartford.com/env**

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Business Insurance
Employee Benefits
Auto
Home