

Intact Environmental | Our Capabilities

Why Intact Insurance?

Environmental risk is not just what we do, it is the only thing we do. Our team includes specialists with deep, focused experience in the environmental industry. We know this business and our goal is to become your go-to market. Rated A+ by A.M. Best.

Specialty Solutions for Unique Needs

All of our environmental insurance solutions include:

- Ability to tailor coverage
- Variety of deductible options
- Multi year policy terms available for select classes
- Project-specific policies available
- Focus on responsive customer service
- Staff with environmental contracting and consulting experience

Commercial General Liability

Coverages include:

- Commercial General Liability
- Contractors Pollution Liability
- Transportation Pollution Liability
- Non-owned Disposal Site Liability
- Environmental Premises Liability
- Professional Services Liability
- Products Pollution Liability
- Follow-form Excess in conjunction with CGL and CPL
- Business Auto in conjunction with CGL and CPL

Our target industries include:

Environmental contractors whose operations include:

- Asbestos, lead, radon and mold abatement
- Crime scene and meth lab cleanup
- Soil and groundwater remediation
- Drilling and geoprobe (environmental focus)
- Medical and biohazard waste collection and disposal
- Environmental Emergency Response Contractors
- Alternative and green energy contractors including solar and geothermal installation contractors
- Industrial cleaners

Environmental consultants whose operations include:

- Asbestos, lead, radon and mold testing
- Site assessments, remedial design and oversight
- Compliance and permitting
- Air testing and permitting
- Storage tank design and testing
- Ecological and Wetlands Restoration
- Industrial hygiene and health and safety
- Waste brokering
- Analytical laboratories (environmental focus)

Environmental-related facilities whose operations include:

- Landfills, transfer stations, recycling facilities and wastewater treatment

Contractors Environmental Liability

Coverages include:

- Contractors Pollution Liability
- Transportation Pollution Liability
- Non-owned Disposal Site Liability
- Short-term Environmental Premises Liability
- Environmental Premises Liability
- Professional Services Liability

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Our target industries include:

- Artisan and trade contractors including electrical, plumbing, HVAC, masonry and concrete, mechanical engineers, janitorial, painting, landscaping, demolition, excavation and grading, and winterization/energy efficiency contractors
- General contractors and construction managers
- Sewer and water main contractors
- Street and road construction and maintenance
- Contractors requiring certification under EPA's renovation, repair and painting rule
- Utility installation
- Industrial cleaners
- Alternative and green energy contractors including solar and geothermal installation contractors
- Crime scene and meth lab cleanup

Additional coverage details:

- Limits of liability up to $15,000,000
- Occurrence and claims-made coverage forms
- Mold coverage on an occurrence or claims-made basis
- Additional terms available by endorsement, including additional insured and waiver of subrogation, primary/noncontributory wording, additional supplementary payment limit, and silt and sediment coverage
- Deductible credits for mediation
- Transportation pollution liability including first-party and third-party carrier transportation pollution
- Expanded definitions:
  - » Environmental damage includes emergency response costs
  - » Pollutants include viruses and bacteria including legionella pneumophila, low-level radioactive waste, electromagnetic fields and mold
  - » Pollution conditions include illicit abandonment

Environmental Premises Liability

Coverages include:

- Onsite Cleanup Costs
- Offsite Cleanup Costs
- Third-party Claims for Bodily Injury and Property Damage
- Transportation Pollution Liability (owned and contingent)
- Non-owned Disposal Site Liability
- Contractors Pollution Liability for Contracting Operations

Our target industries include:

- Commercial property transactions
- Light industrial
- Maintenance facilities
- Warehousing/distribution facilities
- Vacant land
- Commercial and retail properties
- Environmentally related facilities such as landfills, transfer stations, recycling facilities, water/wastewater treatment

Additional coverage details:

- Up to $15,000,000 limits available
- Up to five-year policy terms available
- Emergency response costs included and allows for costs incurred by the insured
- Mold coverage available by endorsement

Expanded definitions:

- Pollution condition includes:
  - » Viruses and bacteria including legionella pneumophila, electromagnetic fields, low-level radioactive waste and silt and sediment
  - » Illicit abandonment at a covered location and during transportation by a carrier
- Cleanup costs include:
  - » Restoration costs based on replacement costs
  - » Recommendations by an environmental professional in absence of environmental law
- Cleanup costs provided for asbestos or lead-based paint in the soil or groundwater at a covered location
- Property damage includes:
  - » Diminution in value
  - » Natural resource damage

Environmental Excess Liability

Whether a commercial general liability/pollution package or a monoline pollution policy, our environmental excess liability coverage allows us to offer additional capacity over current environmental placements with other carriers. Coverage can be provided directly over the primary policy or included in higher excess layers. Underlying carriers must have an A.M. Best rating of "A-", class "VI" or better. Employers liability and auto liability can be scheduled when coverage is offered in excess of a commercial general liability/pollution policy.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441. For information about Intact Financial Corporation, visit: intactfc.com.

Visit **intactspecialty.com/environmental** for more information or contact **Jeff Duca** at 201.776.5438 or **jduca@intactinsurance.com**.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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