



# PRODUCT HIGHLIGHTS

## CONTRACTOR ENVIRONMENTAL COVERAGE (CEC)<sup>SM</sup>

### Benefits of this Program

Philadelphia Insurance Companies' Contractor Environmental Coverage (CEC)<sup>SM</sup> provides comprehensive environmental protection for any type of contractor including: Environmental Remediation, General Contracting, Plumbing, HVAC, Street and Road, Excavating, Painting, and many more. CEC protects the insured from claims for Bodily Injury, Property Damage and Remediation Expense from Contamination caused by contracting operations performed by the insured or on their behalf, transportation of waste or materials to and from project site or their yards, waste disposal and recycling of waste or materials from their jobs sites or yards, and their owned or leased locations or yards.

### Key Benefits

- Four Coverage Parts to protect your entire operation from your yard to your projects to your reputation – Contracting Operations Environmental Liability Coverage, Waste Disposal Liability, Your Insured Location Liability and Image Restoration
- Image Restoration Coverage to assist the insured in restoring their reputation in the event of a claim or remediation expenses
- Includes coverage for the 'midnight dumping' (Contaminants illegally disposed of or abandoned by a third party) at Project Sites or owned and leased locations
- Includes coverage for the insured's Emergency Expenses, without our prior consent, to protect third parties or the environment from an imminent endangerment due to contamination
- Includes coverage due to Mold, legionella and low level radioactive matter or waste
- Mold coverage available on an occurrence basis
- Property Damage includes coverage for Natural Resource Damages
- Bodily Injury includes medical and environmental monitoring
- Remediation Expense includes both clean-up to the extent required by law and in absence of such laws to the extent recommended by an Environmental Professional
- Remediation Expense includes actual clean up costs, compensatory costs for cleanup costs incurred by others and related legal and defense expense.
- Modified consent to settle (hammer) clause – 50/50 with a 10% retention reduction for the insured's acceptance of the first settlement offer
- Project Specific Policy available with up to terms of five years
- Minimum premium \$7,500
- Coverage for service performed at a Project Site includes staging locations rented or leased by you and utilized in support of a specific contract or project
- Professional liability give back for improper supervision or lack of supervision of any subcontractors
- Broad definition of Your Contracting Operations includes any services you state in the application and those services performed by subcontractor on your behalf
- Broad Definition of Insured includes joint venture participation and clients where required by written contract
- Coverage for environmental losses arising out of Transportation, by the insured or on their behalf, of waste or materials from the project site of the insured's location

### Waste Disposal Liability Coverage

- Coverage for Bodily Injury, Property Damage, and Remediation Expense arising out of Contamination caused by storage, treatment, disposal or recycling of waste or materials from Project Sites and Your Insured Locations at Non-Owned Locations
- Non-Owned Locations available on a blanket unscheduled basis

### Your Insured Location Liability Coverage

- Coverage for Bodily Injury, Property Damage, and Remediation Expense arising out of your yards, offices and leased properties that you schedule
- Coverage for above or underground storage tanks available

### Image Restoration

- Coverage for expenses incurred for image restoration arising out of damage to your reputation or consumer confidence associated with a covered loss or remediation expense
- Protects your business reputation, projects and image

### Coverage Parts

#### Contracting Operations Environmental Liability

- Claims Made or Occurrence coverage
- Loss or Remediation Expense arising from Bodily Injury, Property Damage, and Environmental Damage as a result of Contamination caused by Your Contracting Operations, Completed Operations or Transportation of waste and materials
- Coverage triggered by a Claim or simply the Discovery of Contamination

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# CONTRACTOR ENVIRONMENTAL COVERAGE (CEC)<sup>SM</sup> - *continued*

## Loss Control Services

- A phone survey or site visit may be conducted for your location to gather additional information and to offer recommendations to reduce environmental exposure
- A toll-free 24 hour/7 day hot-line connects you to emergency response services in the event of a spill or other contamination. Quick response is key to minimizing losses

## Documents Required for Proposal

- Completed, signed, and dated CEC application
- Details of expiring coverage
- Corporate brochures/statement of qualifications
- Resumes of senior personnel
- Two (2) years of audited Financials and Interim Financials
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years for all Environmental, Auto and GL coverage
- Representative projects listing or SF254

## Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

## Payment Terms

- Interest-free installments available

*For all your CEC insurance needs,  
please visit our website at [www.phly.com](http://www.phly.com)*

**800.873.4552**

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