



PRODUCT HIGHLIGHTS

CONTRACTOR ENVIRONMENTAL AND PROFESSIONAL COVERAGE (CEPC)SM

Benefits of this Program

Philadelphia Insurance Companies Contractor Environmental and Professional Coverage (CEPC)SM provides comprehensive environmental and professional coverage for the following types of firms: Construction Managers, General Contractors, Trade and Specialty Contractors, Environmental Professionals and Environmental Laboratories. CEPC protects the insured from claims for loss arising from acts errors or omissions committed by the insured during their performance of Professional Services, and from environmental liabilities arising out of contracting operations performed by or on behalf of the insured, contamination at or migrating from an insured location, transportation of waste or materials to and from project sites or insured locations, waste disposal and recycling of waste materials from their project site or insured location.

Key Benefits

- Five Coverage Parts to protect your entire operation from your yard to your projects to your reputation – Professional Liability, 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
- Disciplinary proceeding defense cost limit of \$10,000 per policy period
- Includes coverage for the ‘midnight dumping’ at project sites or owned and leased locations - Contaminants illegally disposed of or abandoned by a third party
- 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
- 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% deductible for the insured’s acceptance of the first settlement offer.
- Minimum premium \$5,000

Coverage Parts

Professional Liability

- Professional Loss due an actual or alleged act, error or omission in the performance of Your Professional Services
- Coverage for Your Professional Services performed on your behalf
- Coverage for civil fines and penalties, punitive, exemplary or multiplies damages, where allowed by law

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
- 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
- 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

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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

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 CEPC 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 Professional, Environmental, Auto and GL coverage
- Representative projects listing or SF254

Restricted Classes

- Design/Build Contracts
- Architectural Design
- Structural Engineers
- Geotechnical Engineers
- Civil Engineers

General Liability coverage is not available for this product

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 PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available

*For all your CEPC insurance needs,
please visit our website at PHLY.com*

800.873.4552

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