

# EVALUATOR

## Premise Environmental Coverage<sup>SM</sup>

It all adds up for your Premise Environmental Coverage<sup>SM</sup> needs! Stay in balance with a stable insurance carrier

Choose the Right Carrier that understands and provides the coverages and limits unique to Environmental Liability	Philadelphia Insurance Companies – Contractors Environmental Coverage <sup>SM</sup>	Other Carrier(s)
A.M. Best rating A+ or better	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Liability Coverages/Limits</b>		
Gradual and Sudden and Accidental pollution coverage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
On-Site and Off-Site Remediation, Bodily Injury and Property Damage due to Contamination available for eligible risks	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Transportation Coverage available for eligible risks	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Non-Owned Location Coverage, scheduled or unscheduled, available for eligible risks	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Storage Tank Coverage available for eligible risks	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Financial Assurance Compliance Endorsements for storage tanks and waste management facilities available for eligible risks	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
On and Off-Site Remediation Expense Coverage triggered by a the Discovery of Contamination or a Claim	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverage of locations acquired during the policy is available for eligible risks	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mold Coverage for eligible risks with Remediation Expense to the extent recommended by an Environmental Professional	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contamination includes presence of contaminants illegally disposed or abandoned by others aka "midnight dumping"	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bodily Injury includes medical and environmental monitoring	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property Damage includes Natural Resource Damages and diminution in value	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Natural Resource Damages definition mirrors federal statues to include "use value" and "non-use value"	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Remediation Expense includes your clean up costs AND compensatory damages for clean up costs incurred by others AND related legal or defense expense	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Remediation Expense of unregulated contamination to the extent recommended by an Environmental Professional	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
In the event of an imminent endangerment due to Contamination, Emergency Expenses may be incurred without our prior consent	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of important complementary coverage such as Business Interruption, Waste Disposal Liability, Contingent Transportation and Contractor Environmental Liability	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage provided for Image Restoration	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Limits up to \$10,000,000 available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Policy Term of up to Five Years for eligible classes	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage available for all classes of business	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Free Claims Assistance Hotline	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## 800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.

