

EVALUATOR

PREMISE ENVIRONMENTAL COVERAGESM

Choose the Right Carrier that understands and provides the coverages and limits unique to Environmental Liabilities

	Philadelphia Insurance Companies – Contractors Environmental Coverage SM	Other Carrier(s)
A.M. Best rating A++ or better	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Liability Coverages/Limits		
Gradual and Sudden and Accidental pollution coverage	Yes <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	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Transportation Coverage available for eligible risks	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Non-Owned Location Coverage, scheduled or unscheduled, available for eligible risks	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Storage Tank Coverage available for eligible risks	Yes <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	Yes <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	Yes <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	Yes <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	Yes <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"	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bodily Injury includes medical and environmental monitoring	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property Damage includes Natural Resource Damages and diminution in value	Yes <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"	Yes <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	Yes <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	Yes <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	Yes <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	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage provided for Image Restoration	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Limits up to \$10,000,000 available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Policy Term of up to Five Years for eligible classes	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage available for all classes of business	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Free Claims Assistance Hotline	Yes <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 Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverages(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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