

QUICK REFERENCE GUIDE

CONTRACTOR ENVIRONMENTAL (CEC) AND ENVIRONMENTAL & PROFESSIONAL COVERAGE (CEPC)SM surplus lines, occurrence or claims made forms

Target Classes:

- General Contractors
- Fire Water Restoration
- Roofing
- Machinery Installation
- Utility
- HVAC
- Plumbing
- Electrical
- Painting
- Weatherization
- Construction
- Masonry

Prohibited Classes:

- CEPC – Architects; Civil, Mechanical and Geotechnical Engineering; and Design Build Contractors.
- CEC - petroleum production drilling and hydrofracking

Minimum Premium:

- CEC - \$3,000
- CEPC - \$5,000

Limits:

\$15m

Deductible/SIR:

Minimum \$5,000

Terms:

- CEC - Annual or multi-year (limits shared over the term of the policy, not reinstated annually); up to 3 years plus the statute of repose for project policies.
- CEPC - Annual

Available Coverages (not all are available for all risks):

- Remediation (discovery and 3rd party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Professional Liability Coverage (CEPC only)
- Shop/yard location coverage
- Non-owned location coverage (for disposal sites)
- Image Restoration
- Emergency Expense
- Mold
- Illicit Abandonment
- Clean-up to "Environmental Professional" Standard



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