

CLAIM SCENARIOS

ENVIRONMENTAL CASUALTY PACKAGE (E-PAC)SM

Commercial General Liability: \$1,300,000

A Remediation Contractor was hired to install vapor extraction wells for soil remediation at a site with an active warehouse facility. During the drilling of boreholes, the contractor damaged a water main. The warehouse facility was shut down for several days until repairs were made, and several adjoining businesses were impacted.

Professional Liability: \$1,650,000

An Environmental Consultant was contracted to perform a Phase I Environmental Site Assessment for a business park prior to sale and redevelopment of the property. The Environmental Consultant failed to identify the historical use of a portion of the property as a fueling station. Subsequent redevelopment of the site discovered fuel-contaminated soil that was required to be remediated before development could continue.

Contractors Environmental Liability: \$275,000

An Underground Storage Tank (UST) removal contractor was hired to remove an old inactive UST at a gas station. In the course of the removal activities, the contractor damaged existing active-gas-dispenser lines releasing gasoline into the soil, requiring remediation and causing disruption to gas station operations.

Professional Liability: \$1,800,000

An Environmental Engineer was hired to design a slurry wall barrier to prevent contaminated groundwater from migrating into adjoining sites that had active potable water wells. The slurry wall design did not take into account variable seasonal groundwater flows, and the slurry wall failed to prevent migration into an adjoining site impacting its potable water well. The well had to be shut down and a replacement source of potable water had to be found.



A Member of the Tokio Marine Group



855.585.6322 | [PHLY.com/ES](https://www.phly.com/ES)



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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. The claim scenarios described herein are for illustrative purposes only and should not be compared to any other claim. Coverage for a specific loss will vary based on the details of the loss, the policy terms and conditions, and applicable law. All coverages are not available in all states due to state insurance regulations. 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. | © 2024 Philadelphia Consolidated Holding. All Rights Reserved.