



Insurance Program Managers

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feinsurance.com

New business submissions should be sent to submission@feinsurance.com
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Since 1991

The Leader in Environmental Insurance
for over a quarter of a century

Programs

Environmental Engineers, Consultants & Contractors

Coverages:

- Commercial General Liability
- Contractors Pollution Liability (Occurrence)
- Professional Liability
- Primary Limits up to \$15M or Excess Liability Limits up to \$15M excess of \$1M

Available Terms:

CPL project specific & practice policies up to 3 Years
Minimum Premium: \$2,000

Environmental Impairment Liability

Coverages:

- Environmental Impairment Liability (EIL)
- Storage Tank Environmental Impairment Liability (STEIL)
- Commercial General Liability (CGL)
- Contractors Pollution Liability (CPL)
- Primary Limits up to \$15M or Excess Liability Limits up to \$15M excess of \$1M

Available Terms:

Policy Terms up to:
10 Years for EIL
3 Years for CGL / EIL / CPL & STEIL

Minimum Premiums:

- CGL / EIL / CPL - \$3,000
- STEIL - \$350

Hazardous Materials & Hazardous Waste Haulers

Coverages:

- Auto Liability
- Auto Physical Damage
- Excess over Arch primary
- Motor Truck Cargo
- Commercial General Liability (CGL) for truckers

Available Terms:

\$1,000,000 CSL
Excess Auto limits up to \$5,000,000 excess of \$1,000,000

Available in all states except: AK, MA & NJ
All state filings as required

Architects & Engineers

Coverages:*

- Professional Liability
- Commercial General Liability (available on most programs)
- Contractors Pollution Liability (CPL—Claims made)

*Available coverages will vary based on class of business.

Available Terms:

Up to \$5 Million Limit of Liability
Minimum Premium: \$2,500 (Architects & Engineers Professional)
Two year policies available for small, select A&E accounts
First Dollar Defense options available for small, select A&E accounts
Available in all States

CGL / Products Pollution

Coverages:

- Commercial General Liability (CGL)
- Products Pollution
- Environmental Impairment Liability (EIL)
- Contractors Pollution Liability (CPL)
- Commercial Excess Liability (Umbrella) \$10M excess of \$1M

Available Terms:

Minimum Premium: Varies by class

Target Classes:

Regulatory compliance consultants, environmental labs, remedial design engineers, wastewater engineers, lead mold and asbestos consultants, lead mold and asbestos contractors, environmental drilling/sampling contractors, soil remediation/bioremediation contractors, hazardous waste cleanup contractors.

Key Features:

- Worldwide coverage
- Separate Defense Limits for all coverages
- Transportation of Pollutants Liability coverages available
- Blanket NODS coverage available
- OCP/RRP Policies – in conjunction with CGL
- Mold Coverage

Target Classes:

EIL and STEIL: Practically any operational fixed site including manufacturing/distribution; bulk petroleum storage; leisure and hospitality; aviation, agricultural; habitation; public entities; auto dealer/repair; waste management, disposal and recycling. Real estate transactions / M&A.

GL / EIL Packages: Waste management, disposal and recycling including landfills, land application facilities, transfer stations, materials recovery facilities (MRFs), scrap metal, wastewater treatment, injection and disposal wells, composting. Biofuels including biodiesel, waste to energy, wind and solar farms.

Key Features:

- Pre-existing and Known Conditions coverage available
- State-required Financial Responsibility endorsements
- Non-Owned Locations and Transportation of Pollutants Liability coverages
- Business Interruption available
- Coverage for Mold, Legionella, Asbestos and Lead-Based Paint

Target Classes:

Petroleum, chemicals, compressed gases, waste oil, sludge, salt/brine water, hot oil, bio fuels, fertilizer, milk, remediation contractors, liquid asphalt, PCB fluids, medical waste, contaminated soil, asbestos, solvents.

Key Trucker Endorsements:

- ISO Broadened Pollution Form CA 99 48 10 01
- MCS-90
- All state filings as needed
- BMC-91x Filing

Target Classes:

Architecture (including landscape), civil engineering, construction managers (agency), HVAC engineering, land surveyors, electrical engineering, mechanical engineering, interior design, oil & gas completion/workover consultants, roustabouts, and contractors professional.

Key Features:

- Occurrence CGL
- Media & Technology coverage included (A&E professional only)
- Blanket Primary & Non-Contributory endorsement available
- Hired & Non-Owned Auto endorsement available
- Onsite Cleanup endorsement available for laboratories
- Pre-Claims/Risk Management Services available for all A&E risks
- Broad definition of Professional Services

Target Classes:

Adhesives, Asphalts, Biofuel, Chemical Additives, Chemical Blenders (intermediate use), Chemical Distributors, Chemical Transfer Facilities, Chemical Re-Packagers, Detergents, Fuel Distribution, Instruments & Monitoring Equipment, Lubricants and Oils, Machinery Parts, Metalworking (electroplaters, foundries, die casting, tool & die shops, machine shops, and metal goods), Non-Pressurized Storage Tanks, Pipes with associated Piping Equipment, Plastics, Pollution Control Equipment, Pollution Remediation Equipment, Resins, Rubber, Solvents, Submersible Pumps & related Pumping Equipments, Water Treatment Chemicals (non-potable), Waxes.

Key Features:

- Claims-made EIL coverage can be tailored to fit specific risks
- Occurrence or Claims-Made Products Pollution
- Non-Owned Disposal Sites and Transportation of Pollutants Liability coverages



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Fast, friendly, and knowledgeable service

