

## FEI ECC POLICY FEATURES

Coverages Available: • Commercial General Liability • Contractors Pollution Liability • Professional Liability

Primary Limits up to \$15M or Excess Liability Limits up to \$15M excess of \$1M

### **Contractors Pollution Liability Coverage Highlights**

- World Wide Coverage
- The Carrier will not commit to a settlement without the insured's consent
- Policies provide coverage for the insured's vicarious liability for the acts of sub-consultants and sub-contractors
- Former directors, officers or employees have coverage
- Spouses of owners, directors and officers are insureds
- There is automatic coverage (90 days) for newly acquired and newly formed entities
- Extended reporting periods are competitively priced
- Coverage may be purchased on a practice, project or client specific basis

### **Contractors Pollution Liability Supplementary Payments & Coverage**

- Fines & Penalties up to \$50,000
- Pre-Judgment Interest & Post-Judgment Interest \$500 per day to attend trials or depositions, with \$5,000 aggregate
- Premiums on bonds to release attachments
- Court Costs

### **Professional Liability Policy Supplementary Coverages**

- Coverage for claims arising out of wrongful acts committed anywhere in the world
- Administrative, regulatory and disciplinary legal fees and expenses reimbursement available up to \$50,000
- Insureds may be reimbursed \$500 per day to attend trials, hearing or depositions, with a \$10,000 total aggregate
- Image Restoration Costs Reimbursement up to \$50,000 per policy period
- Mediation Credit provided to reduce deductible obligation by fifty percent (50%) up to \$25,000 total reduction
- Premiums on bonds to release attachments
- New Entity Coverage

### **Claims Expense, or "defense," is outside of the limit of liability**

- The Commercial General Liability coverage part does not limit Claims Expense
- The Contractors Pollution Liability (Claims Made or Occurrence) has separate and "like" limit(s) for Claims Expense
- The Professional Liability coverage part has Claims Expense Limit for Each Claim available at \$1,000,000 and up to \$2,000,000 Aggregate Limit available

*Note: The above listed coverages are shown for example purposes only. The coverages that apply for this particular account are reflected on the previous pages of this quote letter*