



# Freberg Environmental

## Insurance Program Managers

1800 Wazee Street, Suite 300

Denver, Colorado 80202

800/377-4152 • [feinsurance.com](http://feinsurance.com)

In California dba: FEI Insurance Services / License # 0G89298

## Programs

New business submissions should be sent to [submission@feinsurance.com](mailto:submission@feinsurance.com)

### *Environmental Engineers, Consultants & Contractors*

#### Coverages:

- Commercial General Liability (CGL)
- Contractors Pollution Liability–Occurrence (CPL)
- Professional Liability (PL)

#### Available Terms:

- Primary limits up to \$15M or Excess Liability limits up to \$15M in excess of \$1M
- CPL project specific & practice policies up to 3 years

#### Minimum Premiums:

- Package policy: \$2,000
- CPL: \$1,500

#### Target Classes:

Regulatory compliance consultants; environmental labs; remedial design engineers; wastewater engineers; lead, mold and asbestos consultants / 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

### *Environmental Impairment Liability*

#### Coverages:

- Environmental Impairment Liability (EIL)
- Storage Tank Environmental Impairment Liability (STEIL)
- Commercial General Liability (CGL)
- Contractors Pollution Liability (CPL)

#### Available Terms:

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

#### Policy Terms up to:

- 5 years for EIL
- 3 years for STEIL

#### Minimum Premiums:

- EIL: \$1M limit: \$2,000; Lower MPs for lower limit options
- CGL / EIL / CPL Package: \$3,000
- STEIL: \$350

#### Target Classes:

**EIL / STEIL:** Practically any operational fixed site including manufacturing / distribution; bulk petroleum storage; leisure and hospitality; aviation; agricultural; habitational; public entities; auto dealer / repair; waste management, disposal and recycling, and 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, as well as composting. Alternative energy including waste-to-energy, wind and solar farms

#### Key Features:

- Pre-Existing and New Conditions coverage available
- State-Required Financial Responsibility endorsements
- Non-Owned Locations and Transportation of Pollutants Liability coverages
- Business Interruption and Crisis Management coverages available
- Coverage for mold, legionella, asbestos and lead-based paint

### *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 \$4M in excess of \$1M
  - Available in all states except: AK, MA, NJ, Washington DC
  - Companion auto coverage available without hazmat requirements when writing in conjunction with any of our other environmental programs.
- (ECC / EIL / CGL - Products Pollution)**

#### Target Classes:

Carriers with at least 10% hazmat or environmental transportation exposure. Examples: bulk tank commodities, bulk food grade commodities, petroleum, chemicals, compressed gases, waste oil, sludge, salt / brine water, hot oil, biofuels, fertilizer, milk, liquid asphalt, PCB fluids, medical waste, contaminated soil, asbestos, solvents, alcohol, remediation contractors

#### Key Trucker Endorsements:

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

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### *CGL / Products Pollution / EIL*

#### **Coverages:**

- Commercial General Liability (CGL)
- Products Pollution
- Environmental Impairment Liability (EIL)
- Contractors Pollution Liability (CPL)
- Commercial Excess Liability (Umbrella)

#### **Available Terms:**

- \$10M in excess of \$1M

**Minimum Premiums:** Varies by class

#### **Target Classes:**

Adhesives, aggregates, asphalts, chemical additives, chemical blenders (intermediate use), chemical distributors, chemical transfer facilities, chemical re-packagers, detergents, fuel distribution, instruments & monitoring equipment, lubricants & 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, resins, rubber, solvents, submersible pumps & related pumping equipment, water treatment chemicals, and 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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### *Unsupported Excess Liability*

#### **Coverages:**

- ECC Package (CGL / CPL / PL); (CPL / PL); (CPL only)
- EIL Standalone (EIL) and EIL & PPL Package (CGL / EIL / CPL); (EIL / CPL)

#### **Available Terms:**

- \$10M

**Minimum Premiums:** Varies by class

#### **Target Classes:**

Any class that fits within Freberg Environmental's primary ECC and EIL programs are eligible for consideration, except: geotech consultants, oil & gas consultants, more than 50% of operations are non-environmental, unless CPL standalone. For CGL / EIL with products pollution, not a fit for consumer end use products, food additives, pharmaceuticals, personal care products

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The description of this product is only a summary of available coverages. The terms, conditions, provisions, limitations, and exclusions of the actual policy as issued will dictate the scope of coverage in the event of a claim.

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