



Freberg Environmental

Insurance Program Managers

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New business submissions should be sent to submission@feiinsurance.com

Environmental Engineers, Consultants & Contractors Program

Pollution insurance for field / service operations, as well as project-specific needs, all of which can be packaged easily with other liability coverages for select classes.

Lines of Business:

- Contractors Pollution Liability (CPL) – claims made or occurrence
- Professional Liability (PL) – claims made
- Commercial General Liability (CGL)
- Commercial Automobile
- Commercial Excess

Available Terms:

- Limits up to \$10,000,000
- Policy periods of up to 3 years for CPL Practice and Project Specific Policies

CPL Coverages (may not be available for all risks)

- **Basic Coverages:** Clean-Up Costs • Third Party Bodily Injury and Property Damage • Defense Expense
- **Additionally Available Coverages:** Automatic Additional Insured Owners Lessees or Contractors • Automatic Waiver of Subrogation • Natural Resource Damages Automatic Primary and Non-Contributory • Blanket Non-Owned Disposal Sites • Blanket Additional Insureds (Owners, Lessees, or Contractors Completed Ops) Transportation Pollution Liability • Technology Based Services • Sample Disposal Liability • Mold Coverage • Medical Monitoring Costs • Hired and Non-Owned Auto Liability (\$1M max limit) • Per Project Aggregate (\$5M cap) • Additional Insured and Notices of Cancellations • Project-Specific Limited Increases • Extended Reporting Periods (available for certain claims-made coverages)

Target Classes:

• Environmental Consultants and Engineers:

Remedial Design Engineers • Remediation Oversight Consultants • Environmental Lab Testing Consultants • Regulatory Compliance Consultants • Lead, Mold & Asbestos Consultants • Phase I, II & III Consultants • Industrial Hygiene Consultants • Hydrogeological Consultants

• Environmental Contractors:

Asbestos, Mold & Lead Abatement Contractors • Lab Packing / Drum Handling Contractors • Tank Cleaning Contractors • Soil Remediation / Bioremediation Contractors • UST / AST Installation & Removal Contractors • Environmental Drilling / Sampling Contractors • Emergency Response / Hazardous Waste Cleanup / Restoration Contractors • Solar Contractors

• Non-Environmental Contractors:

Stand-alone Contractors Pollution Liability (CPL) is available

• Classes that we are **NOT** currently targeting include:

Geotech Consultants / Engineers • Oil & Gas Pipeline Contractors or Consultants • More than 50% of operations are Non-Environmental Contracting or Consulting Services (unless we are quoting stand-alone CPL Coverage)

Submission Requirements:

- Fully completed Freberg ECC application.
- If requesting Excess, a fully completed ACORD Umbrella / Excess application (for any applicable Auto, a fleet breakout by unit type and associated loss runs).
- Three to five years of currently-valued loss runs.
- Verified link to applicant's website, or written confirmation that the applicant does not have a website, as applicable.
- Unredacted copy of in-force policy declarations page including all premiums, limits, deductibles, retroactive dates, and schedule of forms / endorsements.

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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