



Freberg Environmental

Insurance Program Managers

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

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

Environmental Engineers, Consultants & Contractors

Coverages:

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

Available Terms:

- Limits up to \$10M
- CPL project specific & practice policies up to 3 years

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:

- Limits up to \$10M
- Policy periods up to:
 - 5 years for EIL
 - 3 years for STEIL

Target Classes:

EIL / 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; and real estate transactions / M&A

CGL / 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. 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:

- Limits up to \$10M

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; 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

Unsupported Excess Liability

Coverages:

- ECC - CGL / CPL / PL; CPL / PL; and CPL only
- EIL - CGL / EIL / CPL (with or without Products Pollution); EIL / CPL, and EIL only

Available Terms:

- Limits up to \$10M

Target Classes:

Any class that fits within Freberg Environmental's primary ECC and EIL programs are eligible for consideration, except for: geotech consultants; oil & gas consultants; firms where more than 50% of operations are non-environmental, unless over standalone CPL. For CGL / EIL with Products Pollution, this is not available 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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