

ENVIRONMENTAL LIABILITY PACKAGE POLICY

We offer coverage for a broad range of environmental exposures and have exceptional industry expertise. Our minimum premiums address the needs of small clients and coverage is available on a national basis, while our customer service is responsive and helpful.

With over 50 years of operation, RLI maintains its tradition of product innovation and superior service backed by solid financial resources. RLI is one of the most well-known carriers and has proven to be a leader in providing solutions to the wholesale community. Put our experience to work for you.

WHAT IS ENVIRONMENTAL LIABILITY PACKAGE POLICY?

Commercial general liability, contractor's pollution liability and professional liability for environmental services such as asbestos abatement, spill cleanup, remediation of hazardous material, lead and mold abatement and wetlands contracting.

WHY IS IT NEEDED?

These specialized contracting services require additional coverages not provided under the standard general liability policy. These coverages can satisfy contractual requirements as part of a job specification as well as covering the insured for their liabilities associated with contamination, defense cost, fines and penalties.

WHY RLI ENVIRONMENTAL?

We have assembled a very broad, cutting-edge response to protect environmental service contractor insureds. Our offering is the intersection of competitive pricing and among the broadest coverages available from a trusted carrier with a proven claim's reputation. Our policies are flexible and we can tailor coverage to meet the varying needs. RLI is A++ rated by AM Best company, A "Strong" by Standard & Poor's and can provide up to \$10MM in limits with an accompanying Excess.

COVERAGE FEATURES:

- GL/CPL occurrence based, professional claims made
- Defense outside the limit, not a separate limit or sublimit for the GL/CPL
- Mold/asbestos/lead based paint
- 1st /3rd party transportation
- AI/PNC/WOS automatic where required by contract
- Warranties/guaranties giveback under the professional liability
- Completed operations
- Mental anguish as part of bodily injury
- Emergency mitigation expenses
- Restoration costs associated with corrective actions
- Non-owned disposal site coverage available by endorsement

ISN'T THIS COVERED BY THE GENERAL LIABILITY POLICY?

Most general liability policies contain broad pollution exclusions. Almost any contaminant or pollutant can trigger an exclusion under the general liability.

RLI[®]

DIFFERENT WORKS

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Falls within Appetite	Limited Appetite	Limited Appetite or No Appetite
Mold Remediation	Waste Brokerage	Oil/Gas Drilling
Biohazard Clean-up	Solar Contractor (No Rooftop)	Petroleum Pipeline
Water Damage Restoration	Refuse Collection	Civil Engineering
Fire/Smoke Damage Restoration	Recycling Contractors	Geotechnical Engineering
Asbestos Abatement	Dredging (No Navigable or Open Water)	Trade Contractors
Lead Abatement	Industrial Cleaning	Artisan Contractors
Indoor Air Quality		Residential Roofing
Soil Remediation		Fuel Haulers
Wetlands Restoration		Waterproofing
Groundwater Remediation		Munitions/Explosives
Emergency Response Clean-up		
Environmental Testing		
Environmental Consulting		
Environmental Drilling		
Crime Scene Clean-up		
Tank Installation/Removal		
Septic Installation/Removal		
Radon Contractor/Consulting		

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