

## ENVIRONMENTAL EXCESS

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 EXCESS?

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.

We can also provide Excess CPL and Environmental Site Liability.

### WHY IS IT NEEDED?

These specialized exposures require additional limits not provided under a primary liability policy. These limits 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 insureds from catastrophic environmental liability. 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.

### COVERAGE FEATURES:

- Follow form coverage, adopting underlying terms and conditions
- Application of defense follows form
- Can be multiyear
- For CPL/Site can be written unsupported
- Environmental Liability Package Excess must be over Mt. Hawley paper
- Can schedule auto, employer liability and other primary coverages

**RLI**<sup>®</sup>

**DIFFERENT WORKS**

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## ENVIRONMENTAL EXCESS

| 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            | Auto U/L: H&NOA                       | Residential Roofing             |
| Soil Remediation              |                                       | Fuel Haulers                    |
| Wetlands Restoration          |                                       | Waterproofing                   |
| Groundwater Remediation       |                                       | Munitions/Explosives            |
| Emergency Response Clean-up   |                                       | Auto U/L: Over 10 Power Units   |
| Environmental Testing         |                                       |                                 |
| Environmental Consulting      |                                       |                                 |
| Environmental Drilling        |                                       |                                 |
| Crime Scene Clean-up          |                                       |                                 |
| Tank Installation/Removal     |                                       |                                 |
| Septic Installation/Removal   |                                       |                                 |
| Radon Contractor/Consulting   |                                       |                                 |

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