

EnviroPak™ Environmental Liability Insurance From The N&D® Group

EnviroPak™ Environmental Liability Insurance protects your business from claims arising out of the accidental or unexpected release of pollutants - something not generally covered by your existing insurance policy. We are offering this coverage with limits of **\$50,000 and \$100,000** and our 24/7 claims service. No deductible applies and no application is needed.

Contractor Pollution Liability (CPL) – Covers “damages” and “cleanup costs” because of “loss” caused by a “pollution condition” resulting from contracting services performed on job site. CPL is primarily designed for specialty trade contractors and other light & medium exposure contractor risks. Coverage applies on an occurrence basis.

Contractor Professional Legal Liability (PLL) – Covers claims arising out of the provision of contractor “professional services” (i.e., value engineering, field changes in design). Coverage applies on a claims made basis. Coverage only available in conjunction with Contractor Pollution Liability coverage, if eligible.

Premises Pollution Liability (PPL) – Covers “damages” and “cleanup costs” because of “loss” caused by a “pollution condition” on or at a “covered location”. Coverage applies on a claims made basis. Includes business interruption sublimit.

Below are some real-life examples of Environmental Liability claims:

Claim Type	Claim Description	Claim Cost
Contractor Pollution Liability	HVAC contractor incorrectly connected hoses, causing fumes to enter building ventilation system, sickening employees and visitors	\$74K in medical bills (bodily injury)
	Excavation contractor spilled hydraulic fluids at a job site, temporarily shutting down site	\$35K (clean up)
Contractor Professional Legal Liability	Contractor was hired to install protective railings in a public garage. Contractor used cheaper material than what was approved by A&E. Railings did not meet city requirements and had to be removed and replaced	\$75k (removal and new installation)
Premises Pollution Liability	Food wholesale distributor had sump pump failure, resulting in waste washing down storm drain system and causing odor to a residential neighborhood. High pressure steam used to clean out storm drain system	\$96K (clean-up costs)
	Club house/swimming pool lifeguard incorrectly mixed pool chemicals, resulting in high chlorine levels that sickened guests	\$100K (bodily injury)

Environmental Claims Handling

First Notice of Loss Reporting (Emergency) – As soon as insured is able to, report the loss to Beazley REACT (1-800-347-4384), and then N&D® (1-800-688-1825). Beazley REACT will provide immediate 24/7 assistance and will notify Beazley USA (BUSA) as well as N&D of claim. N&D Sends Beazley REACT claim report, policy documents, and claim number after assigning one within their system.

First Notice of Loss Reporting (Non Emergency) – Insured will report loss to N&D. Adjuster will collect claim report information (included as an attachment to the Claims Service Agreement), and informs insured to expect contact from partner, BUSA. N&D assigns claim number within their system.

For All FNOLs – Within two days of report, N&D Sends claim report, policy documents, application (if applicable), complaint/demand/inquiry letter (if applicable), and claim number to BPSEnviroClaims@Beazley.com. BUSA then provides claim acknowledgment to insured, with N&D cc'ed.

Claim Handling and Payments – BUSA will make and issue all coverage determinations, cc'ing N&D. BUSA's claims manager will instruct N&D on setting or adjusting reserves in their claims system, and then when to make all claim or loss payments.