



Environmental P&C

Environmental Services Insurance

We provide property, casualty and pollution coverages that help environmental contractors and consultants protect their profitability.

AXA XL's Environmental team offers effective insurance and loss control solutions for customers whose operations include environmental contracting or consulting services.

Client Profile

- Environmental consultants
- Emergency spill response contractors
- Environmental remediation contractors – services include but are not limited to:
 - Excavation
 - UST/AST removal
 - Operation and maintenance of environmental facilities
 - Lab packing
 - Superfund/DOD/DOE/Brownfield work and more
- Environmental laboratories – primarily soil, water and air testing
- Industrial cleaning contractors
- Transportation of hazardous materials or hazardous waste
- Frac tank and bin rental in conjunction with waste or waste water hauling

The following are not within our appetite:

- Majority asbestos abatement contractors
- Fire/water/smoke restoration contractors
- Over-the-hole or down-hole contracting services
- Most roustabout services
- Construction equipment rental
- Pesticide/herbicide applicators
- Majority drilling contractors

Coverage

Property & Casualty

- Commercial Automobile Liability and Physical Damage
- Commercial General Liability
- Property
- Umbrella
- Workers' Compensation

Pollution

- Contractors Pollution Liability (CPL)
- Professional coverage may be offered in conjunction with CPL for select classes of business

Minimum Underwriting Criteria

- Ideal fleet should contain at least 10-15 power units
- Safer out-of-service scores should be below national average (Safer/SMS System), if applicable

Information Needed to Quote

For P&C Products

- Required underwriting information:
- Completed Acord applications including all desired coverages and/or options as well as fleet schedule (spreadsheet format preferred)
- 5 years hard copy company loss runs valued within 90 days of expiration date and details on all losses over \$25K
- Complete drivers list including date of birth and date of hire
- Copies of current MVR's if available
- 2 years financial statements

Additional information that may be requested

- Copy of H&S program
- Copy of driver training and safety program
- Driver hiring criteria (written) including what is acceptable from acc/violations, minimum age requirement, minimum prior experience (tank vs. other) and include any disciplinary action for monitoring current driving force

For CPL

- AXA XL Professional and Pollution Legal Liability Application for Environmental Services Companies



Risk Control Services

A broad range of services are available to minimize losses and protect profitability, including: safety and health program development; fleet safety program development; regulatory compliance (OSHA/DOT) training; mock OSHA/DOT compliance audits; project site inspection; loss trend analysis; accident investigation; driver observation; defensive driver training; bonding and grounding survey; infrared thermal scan; industrial hygiene sampling; ergonomics and musculoskeletal disorder prevention; free safety video lending library.

Claims Services

Our capabilities extend beyond simple claims handling to encompass environmental project management, cost control, claims consulting and litigation support. Technical expertise, a nationwide network of remediation contractors and environmental attorneys, effective cost recovery strategies and responsiveness assist in minimizing the overall financial risk associated with a loss.

Our staff of legal and environmental consultants and claims adjusters is just one call away 24-hours a day, 365 days a year to help manage an incident and minimize the claim, achieving resolution so your business can carry on.

New cutting-edge technology to help improve our client's bottom line!

AXA XL has partnered with Xtract, a technology provider, to digitize and improve the auto claims process. This new solution can also integrate with our clients' telematics and provide an immediate visual accident narrative, thus improving the speed to settle a claim and best present our case in arbitration forums. The AXA XL + Xtract partnership strengthens our industry-leading claims service, delivers an exceptional customer experience, and helps to protect our clients' reputation and bottom line.



Contacts

Carol Anne Lewis

610-968-2958

CarolAnne.Lewis@axaxl.com

Joe Catanese

610-968-9226

Joseph.Catanese@axaxl.com

AXA XL's Environmental Team
505 Eagleview Boulevard, Suite 100
Exton, PA 19341
axaxl.com/insurance

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