



**AXA Insurance**

## 4 things to know about environmental insurance for contractors, consultants and other service providers

1. Environmental Liability insurance helps contractors and consultants fill in coverage gaps created by pollution exclusions that are common in liability insurance policies.
2. Any pollution incident can be costly and time-consuming. Impacts can range from business interruption and property damage to bodily injury and cleanup expenses.
3. Contractors and consultants can also incur professional liability from errors and omissions (E&O) as a result of their professional services. This can result in numerous allegations and damages involving the same project as well as extensive legal defense expenses.
4. Contractors and environmental consultants rely on environmental insurance to protect their reputations and bottom lines against cleanup costs and associated liabilities. Available coverages help address E&O exposure from professional services rendered, as well as a pollution exposure at jobsites or as part of their project management operations.

### **USD 5 million**

Settlement for insufficiently subcontracted design of a groundwater remediation system causing contamination to migrate offsite



### **USD 400,000**

Damages when airborne dust migrated during sandblasting onto residential properties.

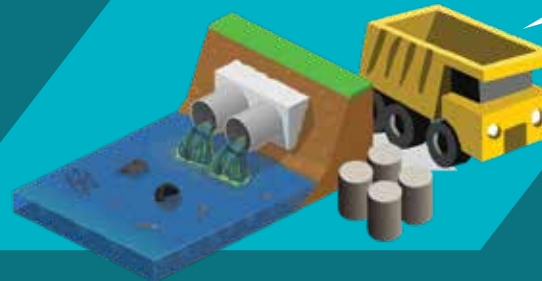


### **USD 1.2 million**

Settlement of multiple claims against a contractor for improper removal of contaminated soil causing a building collapse.

### **USD 650,000**

Settlement to address contractor's illegally dumping of construction materials into a river.



Contractors and environmental consultants face a number of unique exposures from their contracting and professional services:

- Fuel oil or other pollutant spills
- Spread of existing site contamination
- Improper handling of materials/waste
- Mold or airborne contaminant build up
- Transportation mishaps
- Environmental conditions that result from services rendered



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### **Contractors and consultants who purchase environmental insurance provide these services:**

- Construction management
- Design/build
- Specialty trades
- Environmental consulting
- Wastewater treatment plant operations/maintenance
- Air monitoring
- Regulatory compliance/permitting services
- Soil/groundwater remediation
- Storage tank contractors
- Emergency response
- Analytical laboratories
- Industrial cleaning
- Environmental drilling/sampling

### **Why AXA XL**

- Integrated underwriting, risk consulting and claims handling
- Staff with an average of 15+ years environmental/insurance experience
- Global solutions for multinational accounts
- Specialized in-house risk control consultants and claims handling
- Emergency response services available 24/7 for North America
- 35+ years in specialized environmental insurance market



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