

Westfield Specialty

# Environmental

[ your Owner's Protective Pollution and Professional Liability customized insurance solution ]

## Target Classes

Westfield Specialty Environmental offers peace of mind to owners completing development and construction projects of all sizes. The Owner's Protective Pollution and Professional Liability policy is intended to help protect the financial interest of project owners by giving them a meaningful risk transfer solution. Rather than just being an additional insured on the policies of contractors, the owner can purchase their own policy providing coverage excess of all recoverable contractor programs in the event of a catastrophic claim.

Target projects include but are not limited to the following:

### Projects

- Alternative energy
- Commercial
- Healthcare
- Hospitality
- Industrial
- Infrastructure
- Multi-family residential
- Municipal
- Retail
- Tenant improvement

## Coverage Highlights

All-inclusive coverage that every owner needs and can be customized to fit their requirements.

- Protective Indemnity Coverage
  - Pollution Protective Indemnity
  - Professional Protective Indemnity
- Third Party Indemnity
  - Contracting Services (Pollution Liability)
  - Professional Services

## We offer:

- Standalone Professional or combined Pollution/Professional coverage with premiums commensurate to the size and hazard of the risk
- Project and rolling policies
- Primary or excess capacity
- Limit capacity: \$10M
- Policies written on non-admitted paper with a group rating of "A" (Excellent) by A.M. Best

## Our Team

The Westfield Specialty Environmental team has the perfect mix of environmental, construction, and insurance industry experience. The Environmental team leverages their experience and knowledge from all industries to bring a level of unmatched underwriting expertise to their brokers and clients. Our best-in-class environmental underwriting team understands the operational and service risks, as well as the financial impact facing clients each time a new project commences, or a contractor-related professional liability exposure exists.

Our people make a difference by utilizing their industry experience and underwriting ability to deliver superior service and creative coverage solutions to our clients.



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## Our Points of Difference

- A.M. Best Rating of A XV
- a+ Issuer Credit Rating (ICR)
- Westfield Specialty is a wholly owned subsidiary of Ohio Farmers Insurance Company\* which has \$2.8 billion in combined surplus
- A responsive team of underwriters with decades of proven success
- Sector experience — we only write business segments we fully understand
- Lasting alliances with the most sophisticated brokerages in the industry
- Policies written on admitted or non-admitted paper with a group rating of "A" (Excellent) by A.M. Best

\* Westfield is a trade name for the Ohio Farmers Insurance Company and its subsidiary insurance companies.

## Your Most Vocal Advocate

### We deliver

- Transparent collaboration — with every broker, client, and participating insurer.
- Experienced claims management with significant expertise that drives successful outcomes for specialized risks.
- Actionable insights through claims trend analysis and reporting.
- Top tier technology solutions and strategic partnerships with leading claims service providers.
- A wide range of risk management solutions so every client has choice and flexibility.
- Responsive planning to allow for adjustments as needed.

## Key Contacts

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▶ Ready to  
Get Started?

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