



Westfield Specialty

Environmental

[your client's Contractor's Pollution and Professional Liability customized insurance solution]

Target Classes

Westfield Specialty Environmental has a broad appetite and the ability to underwrite any size account. Target classes of business include but are not limited to the following:

Services & Operations

- Contractors
 - Artisan/Specialty contractors
 - Environmental contractors
 - General contractors
- Construction managers

Projects

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

Coverage Highlights

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

- Occurrence-based Contractor's Pollution Coverage
 - First-party and third-party transportation and non-owned disposal site (NODS) coverage
 - Mitigation expense coverage
 - Pollution protective coverage
 - Broad pollutant definition including legionella, mold, and silt and sediment
- Contractor's Professional Coverage
 - Rectification expense coverage
 - Professional protective coverage
 - Broad professional services definition including technology services
- Enhancements
 - Supplemental coverages with defense outside the limits
 - Blanket AI, PNC, WOS included in form where required by contract
 - Automatic renewal provision provided by endorsement
 - Sudden & Accidental Site Pollution coverage for owned location

We offer:

- Standalone CPL or combined CPL/PL with premiums commensurate to the size and hazard of the risk
- Practice or project policies
- Primary or excess capacity
- Limit capacity: \$10M
- Policies written on non-admitted paper with a group rating of "A" (Excellent) by AM Best

Our Team

The Westfield Specialty Environmental team has the perfect mix of environmental and insurance industry experience. The Environmental team leverages their experience and knowledge from both industries to bring a level of unmatched underwriting expertise to 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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[For more information, visit westfieldspecialty.com]