



Zurich Environmental Insurance and Services



Too often narrowly defined, environmental exposures are a wide-ranging and constantly evolving challenge facing almost every type of business. It's also a challenge too many companies are not prepared for, with significant gaps in their coverage and risk-reduction efforts.

Zurich has more than 25 years of experience helping customers understand the scope of their environmental exposures, mitigate those risks and manage liabilities. Our coverages have been developed to address pollution liability exclusions in general liability policies, and we work with you to build customized solutions to protect your operations, profitability and reputation.



Serving your line of business

Commercial real estate, manufacturing, financial institutions and more... from Fortune 500 companies to middle-market startups, we tailor our insurance offerings and services for companies of different sizes across a wide range of industries.



At home and abroad

We have the capability to provide local policies in many international locations. Our international specialists know how to navigate local defense, claims handling and payments. We structure policies to align with local laws, tax and insurance regulations around the world.



The knowledge and resources you need

Zurich's team of environmental specialists, Risk Engineers and more than 1,000 construction professionals worldwide can work with you to help deliver up-to-date risk forecasting and innovative risk management solutions to help limit your exposures and reduce costs.



Professional Environmental Consultant's Liability (PEC)

Consulting services may result in claims for damages

Professional Environmental Consultant's Liability (PEC) provides contractors and consultants with coverage for third-party claims caused by errors and omissions, strict liability from environmental law, and pollution events arising out of covered operations performed by or on behalf of the insured.

The PEC policy is composed of two parts:

- Professional Liability (PL) provides coverage for third-party claims against a Named Insured for legal liability as a result of a claim caused by:
 - An act, error or omission
 - Strict liability imposed by environmental law because of an act, error or omission
- Coverage is provided on a claims-made basis with the costs of legal defense eroding the limits of liability.
- Contractor's Pollution Liability (CPL) provides coverage for loss as a result of pollution events caused by covered operations performed by or on behalf of the insured contractor.
- Coverage is available on a claims made or occurrence basis with the costs of legal defense eroding the limits of liability.

Additional features include:

- Rectification coverage
- Mitigation coverage
- Protective Professional coverage
- Staging and Covered Locations coverage
- Blanket non-owned disposal locations
- Diminution in property value and medical monitoring
- Fungus or Legionella
- Restoration costs
- Transportation of materials

Program options include:

- Intermediate and large deductibles
- Self-insured retentions (SIR)
- Customized limits and sublimits based on customer's risk appetite
- Capacity of up to \$25 million

Contractor's Pollution Liability (CPL)

Adaptable coverage with industry focus

We've been helping the construction industry build for tomorrow for 25 years, so we understand the varied and evolving challenges facing:

- Commercial general contractors
- Commercial trade contractors
- Design professionals
- Environmental contractors and consultants
- Artisan contractors (e.g., plumbing, drywall, electricity and masonry)
- Energy, oil and gas field contractors
- Owners or sponsors of construction projects

Our CPL solution covers third-party claims for bodily injury or property damage caused by pollution events arising out of covered operations. This coverage can cover exposures including:

- Movement of hazardous materials
- Toxic substances released from building materials
- Hazardous materials released as a result of a contractor-caused damage
- Injury to third parties caused by equipment or materials used by a contractor
- Water intrusion and mold growth caused by a construction defect
- Negligent installation of industrial equipment containing hazardous materials
- Fugitive sediment and dust from a project site

Environmental Services Package (ESP)

Packaged protection for contractors and consultants

Zurich works with you to make sure you have a full view of your exposures so you can make the best choices for coverage. For environmental contractors and consultants, our Environmental Services Package (ESP) may be the combined insurance solution you need.

ESP includes:

- General Liability
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
- Contractor's Pollution Liability
- Professional Liability for claims caused by:
 - An act, error or omission
 - Strict liability imposed by environmental law due to an act, error or omission Additional ESP coverage extensions are also available.



Zurich Environmental Emergency Response (ZEER):

Protection beyond the policy

If a spill of potentially hazardous materials occurs at your business, speed of response is vital in the immediate emergency cleanup actions, as well as the steps to protect your business financially. Zurich Environmental Emergency Response (ZEER) helps you address both concerns.

Developed by Zurich's environmental underwriting and claims professionals in collaboration with Spill Center™, Inc., ZEER offers qualified customers:

- A 24/7/365 call center for environmental spill consultation
- Environmental contractors dispatched for cleanup at the site
- Coordination of spill reporting to help meet regulatory requirements
- Online spill reporting
- Mobile phone app for incident reporting
- Customized, internal alert distribution for crisis management

The services above are followed up with our industry-leading claims service,* providing the high-level technical knowledge to handle any environmental claim.

With ZEER, you'll have access to experienced environmental emergency response coordinators with an average of 30 years of experience in handling environmental spills and emergencies.

Learn more at www.zurichna.com/zeer

* Based on Zurich North America Closed Claims Net Promoter Score of 83, January 2017-June 2019. "Best in Class" NPS threshold for insurance industry: 51 (2019).

Solutions to meet your needs

Global public awareness of environmental hazards and government regulations of increasing frequency and complexity mean you need an insurer with the depth of knowledge, experience and financial stability Zurich delivers. Let's work together to find solutions that are sustainable for your business and the communities where you work.

For more information, call your broker or Zurich representative or visit:
zurichna.com/insurance/pollution-liability

Zurich

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