

AXIS Environmental Professionals and Contractors

Comprehensive Package Policy for Environmental Specialists



Why Contractors Pollution Liability and Errors and Omissions Cover Matters

Environmental specialists face a broad range of environmental risk exposures. Routine activities can create, disturb, or transport pollutants, and negligent advice can lead to costly professional liability claims. Conventional insurance policies often provide limited protection for these specialist trades, resulting in significant coverage gaps.

The AXIS Environmental Professionals and Contractors (EPAC) policy helps address these challenges by combining comprehensive professional liability and contractors pollution liability into a single policy. This integrated approach helps customers avoid the cost of multiple premiums and reduces the potential for coverage gaps through a packaged errors and omissions and contractors pollution liability solution.



Coverage

Our comprehensive EPAC policy offers a wide range of protection, including:

- Contractors pollution liability coverage for environmental liabilities arising out of the insured's covered operations
- Liability coverage for actual or alleged acts, errors, or omissions arising from professional services
- Associated defence and legal costs
- Options to include transportation, non-owned disposal sites, and own-site premises cover



Target market

We maintain a broad appetite across all environmental consulting and contracting sectors, including:

Environmental Contractors

- Cleanup, treatment or neutralisation of existing pollution conditions
- Environmental abatement and remediation - including lead, asbestos and mould
- Emergency response, cleanup of materials and pollution
- Groundwater sampling, treatment, recovery and remediation
- Hazardous waste treatment including hydrocarbon or chemical recycling at a customer site
- Mobile soil incineration or treatment
- PCB removal
- Soil sampling or treatment
- Storage tank installation, maintenance and removal
- Wetlands contracting
- Green energy service contracting

Environmental Consultants

- Air monitoring and stack sampling
- Compliance permitting and training
- Environmental project management
- Environmental risk assessment and modelling
- Hazardous waste management and waste brokering
- Health and safety plan design
- Laboratory testing for pollutants
- Lead and asbestos assessment, surveying and abatement design
- Regulatory environmental consulting and permitting
- Environmental Site Assessments including Phase I and II reports
- Remedial investigations, design plans and specifications
- Storage tank system design, testing and monitoring



Product Highlights

- **Limits:** Up to GBP10m or currency equivalent
- **Minimum Premium:** GBP10k or currency equivalent
- **Deductibles:** Starting at GBP5k or currency equivalent
- **Coverage:** Primary or Excess
- **Policy Terms:** Annual practice policy
- **Basis:** Combined aggregate limit or separate aggregate limits for CPL and E&O
- **Preferred Regions:** United Kingdom, Europe, Canada, Australia, and New Zealand – international operations may be considered
- **Claims Handling:** Access to highly experienced environmental and PI claims specialists

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