

Professional and Contracting Services Environmental Liability Insurance Policy

Great American Environmental's new Professional and Contracting Services Environmental Liability Insurance Policy (PCM) provides a broader and more comprehensive package to meet the professional and pollution liabilities needs of our clients.



Key Product Changes

- 100% additional defense up to \$5 million limits
- Broader professional liability coverage
- Enhanced coverage for owned locations
- Two-year policy terms now available

Key Product Highlights

Professional Liability

- Broad Professional Services definition
- Consolidation of professional coverages for easier navigation
- **Coverage A.2: Mitigation Costs Coverage:** Mitigation expense applies to professional services performed by or *on behalf* of the insured
- **Coverage A.3: Professional Indemnity:** Self-insured retention (SIR) no longer required

Pollution Liability

- **Coverage B: Occurrence Contractors Pollution Liability:** Includes a first-party discovery trigger. No sub-limits for emergency response
- **Coverage C: Pollution Legal Liability Arising from an Owned Location:** Sudden and accidental coverage for both onsite and offsite conditions
- **Coverage D: Occurrence Non-Owned Disposal Site:** Full occurrence coverage to address waste disposal
- **Coverage E: Occurrence In-bound And Out-bound Transportation:** Coverage applies to transportation performed *by and on behalf* of the insured; Coverage is not limited to transportation to and from a job site

Other Relevant Changes

- Legal expense definition has been broadened to include reasonable expenses incurred by first name insured for employees to attend a hearing, trial, arbitration or mediation

Environmental Division

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Learn More



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