Travelers contractors professional and environmental liability insurance products and appetite

FOR TRAVELERS SURPLUS LINES PRODUCERS*
Travelers contractors professional liability and environmental liability insurance products and appetite

Businesses face new and historical contractors professional liability exposures and environmental liability exposures that can damage lives, property and company reputations. Some are visible, like chemicals used in a manufacturing process, and some are hidden, like leakage from underground tanks that can contaminate a property or design errors that may surface later during or after construction. They can be sudden or gradually occurring over time. No business today can risk being inadequately protected against such professional liability and environmental threats.

The Travelers Environmental & Contractors Professional Practice team

Because so many of our clients face pollution and contractors professional liability exposures, Travelers formed a highly skilled, dedicated team of account executives, risk control consultants and claim management experts. Together, we have designed liability coverages specifically to help protect our clients.

Giving back...

...while protecting our clients, the Environmental & Contractors Professional Practice (ECPP) has created a unique tradition that supports and enhances the ecosystem.

For each new ECPP policy written, a tree is purchased and planted. The trees are planted in sustainable forests in the U.S.

Environmental and contractors professional liability risk is complex, and you need solutions that are tailored to meet your client’s unique needs in a timely manner. Trust the reputation, experience and service of Travelers Environmental & Contractors Professional Practice.
Interactive navigation

To learn more, click on any of the modules.

- Why your clients may need Contractors Professional and Pollution Liability insurance
- Site Pollution Liability insurance
- Contractors Pollution Liability insurance
- Contractors Professional Liability insurance
- Combined pollution and professional liability coverage overview
- Construction targeted business classes
- Commercial Accounts and Technology targeted business classes
- Our differences
- Summary of pollution liability exposures
- Construction
- Commercial Accounts and Technology
- Contact us/submission requirements

To learn more, click on any of the modules.
Why your clients may need Contractors Professional and Pollution Liability insurance

Because Commercial General Liability (CGL) policies are designed for “general” liabilities, coverage extensions added by endorsement may not sufficiently cover losses which a business may experience. A specialized pollution or contractors professional liability policy helps prevent losses from slipping through the gaps of a CGL policy, even one that has coverage-broadening endorsements. At the same time, the dedicated limits of a specialized liability policy help protect the limits of any applicable CGL policy from being exhausted due to a single loss – allowing the CGL policy limits to be available for the client’s general liabilities. Such specialized policies may include: Site Pollution Liability, Contractors Pollution Liability, Contractors Professional Liability and Contractors Professional Liability Claims-Made and Contractors Pollution Liability.

Examples of pollution sources can include:
- Storage materials
- Disturbance of unknown pre-existing pollutants at the site
- Air emissions or contaminated water releases
- Ruptured tanks or underground utilities
- Storm-water runoff
- Unknown activities of previous site owners
- Spills or releases of materials at or from the site
- Releases during catastrophes

Examples of professional liability exposures can include:
- Construction manager or General Contractor liability, for faulty direct or sub-contracted design
- Building Information Modeling (BIM) errors or omissions

These may result in bodily injury, property damage, economic loss, or rework

At Travelers, we are continually monitoring, anticipating and reacting to changing conditions. We believe that our specialized Environmental & Contractors Professional Practice serves an integral role by offering policies that help businesses manage these risks. Experienced account executives, loss prevention professionals and claim specialists help identify exposures, develop liability insurance programs and provide protection for our insureds. Together with our producers, we are proving every day that we are aware of these challenges, concerned about the consequences and prepared to help our insureds address them.
Travelers Site Pollution Liability insurance

Environmental risks may pose serious unexpected challenges. Travelers Site Pollution Liability insurance provides coverage for bodily injury, property damage and pollution clean-up costs from pollution conditions that occur at or from the insured’s designated site.

**Travelers Site Pollution Liability insurance is designed to help**

- Protect assets from unforeseen risks that could have a substantial impact on earnings
- Protect against natural catastrophes beyond the standard property exposures that typically are already insured
- Facilitate property transactions, and help secure financing
- Assist in mergers and acquisitions by separating the unknown environmental risk from the business risk

**Coverage highlights**

- Dedicated policy/dedicated limits
- Coverage applies to designated sites, whether owned or leased
- Coverage for sudden and gradual conditions, no 72-hour or other short-term duration or reporting requirement
- In most cases, no retroactive date applies, and coverage can apply to historical and current conditions
- Third-party bodily injury/property damage/pollution clean-up costs coverage
- Pollution clean-up costs coverage applies without requirement of concurrent bodily injury or property damage
- Discovery-based trigger for on-site pollution clean-up costs coverage
- No force majeure exclusion
- Defense/legal expense coverage for pollution clean-up costs as well as for bodily injury and property damage
- Property damage includes physical damage to and diminution in value of tangible property
- Natural resources damages included in the definition of property damage
- Pay-on-behalf-of coverage
- Punitive damages covered where allowed by law

**Optional coverage enhancements available by endorsement**

- Non-owned disposal sites
- Transportation of materials to/from site
- Designated underground storage tanks
- Low-level radioactive waste
- Business interruption for on-site pollution clean-up costs losses
- Designated operations for pollution conditions not at or from designated owned or rented site
Travelers Contractors Pollution Liability insurance

Contractors face pollution risks on the job site daily. Travelers Contractors Pollution Liability insurance provides coverage for bodily injury, property damage or pollution clean-up costs as a result of pollution conditions for which the contractor may be held responsible. This can include a discharge of pollutants brought to the work site, a release of pre-existing pollutants at the site or other pollution conditions, due to the performance of the contractor’s covered operations.

**Coverage highlights**

- Dedicated policy/dedicated limits
- Claims-made or occurrence-based coverage available
- Operations may be covered on a “blanket” basis or by project
- Bodily injury/property damage/pollution clean-up costs coverage
- Coverage for sudden and gradual conditions, no 72-hour or other short-term duration or reporting requirement for liability coverage
- Pollution clean-up costs coverage applies without requirement of concurrent bodily injury or property damage
- Emergency response costs coverage for on-site pollution clean up
- No force majeure exclusion
- Automatic additional insured coverage if required by named insured’s written contract
- Completed operations coverage
- Covered operations include work performed by named insured’s subcontractor
- Innocent insured wording – exception to conduct-based exclusions
- Property damage includes physical damage to and diminution in value of tangible property
- Natural resource damages included in the definition of property damage
- Worldwide coverage territory includes claims or suits outside the U.S. or Canada
- Punitive damages covered where allowed by law
- Auto coverage included for owned autos operated at the job site

**Optional coverage enhancements available by endorsement**

- Non-owned disposal sites
- Auto transportation of materials to/from site
- Mold (fungi/bacteria)
- Low-level radioactive waste

**Indications available for contract/bid requirements**

- Site Pollution Liability insurance
- Contractors Pollution Liability insurance
- Our differences
- Contractors Professional Liability insurance
- Combined form coverage overview
- Contact us/submission requirements
Our differences

Travelers Environmental & Contractors Professional Practice provides the coverages your Travelers Commercial General Liability (CGL) clients need to help protect themselves from the exposures they face every day without risking the erosion of their CGL policy limits. Travelers structured our Pollution and Contractors Professional liability policies to work hand-in-hand with the CGL policy, filling coverage gaps while maintaining consistency with CGL policy wording. Options for additionally-endorsed coverage enhancements allow customization to meet clients’ specialized needs.

The Travelers Client Advantage℠

The Travelers Client Advantage provides layers of services beyond the policy that help mitigate losses and deliver prompt, fair claim resolution when a loss does occur.

Integrated loss-prevention solutions

- Risk control representatives are located countrywide. They understand your client’s risks, and work one-on-one to reduce the risk of loss
- Practical and prioritized recommended actions based on risk assessment findings
- Environmental risk control assessment often can be scheduled in a single visit, at the same time as the Commercial General Liability risk control assessment

Policy services

- Efficient, timely delivery of policy documents, including endorsements

Superior claim service and resolution

- Claim centers across the country ensure clients work with a Travelers professional, not a third party; available 24/7
- Prompt and fair claim resolutions by dedicated specialists help improve environmental loss outcomes

The strength of Travelers

In business more than 160 years, Travelers is a component of the Dow Jones Industrial Average and an industry leader in insurance. We consistently receive high ratings for financial strength and claims-paying ability from independent rating services, including A.M. Best, Moody’s, and Standard & Poor’s. Our financial strength allows us to give you a long-term commitment to support your business needs.
Submission requirements

- Signed and completed Travelers specialty liability application and required attachments
- Existing Travelers Commercial General Liability client

To reach a Travelers Environmental or Contractors Professional Liability Specialist, call 866.787.2857, or SDAGENT@travelers.com for submissions or other contacts.