

## ENVIRONMENTAL ACCOUNT SOLUTIONS (E.A.S.)



As a part of PHLY E&S Solutions, EAS is an underwriting unit affording efficient quote turnaround to small businesses in the contracting industry providing environmental and professional liability coverage offerings

### Coverages Available

- Contractors Environmental Coverage (CEC) – claims made or occurrence trigger, available on a practice or project-specific basis
- Contractors Environmental & Professional Coverage (CEPC) – claims made or occurrence CEC trigger (claims made Professional trigger only) on a practice basis

### Acceptable Classes

- Specialty Trade Contractors
- Street & Road Contractors
- General Contractor/Construction Management Firms
- Environmental Contractors/Consultants

### Minimum Premium

- \$1,500 for CEC
- \$2,500 for CEPC

### Limits

- Minimum of \$250,000 per occurrence
- Maximum of \$2M (professional trigger); \$5M (pollution trigger) per occurrence

### Revenue Threshold

- \$25M or less in annual revenue for practice policies or project revenue for project-specific (\$15M or less in revenue for General Contractors/Construction Management)

### Self-insured Retention

- Minimum \$1,500 for CEC
- Minimum \$2,500 for CEPC

### CEC Included Coverages

- Remediation (clean up)
- Third party bodily injury and property damage
- Transportation
- Your insured location coverage (Sudden & Accidental)
- Non-owned location coverage (NODS)
- Image restoration
- Emergency expense for full limits
- Mold coverage (claims made or occurrence basis)
- Illicit abandonment
- 90 day automatic Extended Reporting Period
- 90 day cancellation
- Primary and non-contributory
- Blanket additional insured for contracting operations insuring agreement
- \$250,000 Additional Defense Expense (outside policy limits)
- Affirmative silt and sedimentation coverage
- Restoration Costs include selection of environmentally preferable ("green") building materials

### CEPC Included Coverages

- All of the benefits included in the CEC above, plus:
- Professional liability - actual or alleged negligent act, error or omission

### Why PHL Y?

- Ability to quote within 72 hours of receipt of complete submission
- AM Best rated A++
- Dedicated underwriting team

## Your Premier Source for Pollution!



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**Submissions:** [EASsubmissions@phly.com](mailto:EASsubmissions@phly.com)

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