

CAPSPECIALTY **ENVIRONMENTAL** LIABILITY

CapSpecialty® (“A” rated carrier) offers best-in-class products for a broad scope of Insureds which through their work or operations, have an exposure to pollution-related losses. Our suite of products is offered on a surplus lines basis in all states (admitted in Arizona).

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS

Combined Form

- ISO CGL and any combination of CPL, PL, TPL
- Follow form excess
- Maximum limits: \$10M excess of CapSpecialty \$1M primary (\$11M total)
- Target classes:
 - Environmental contractors and consultants with at least 35% environmental work
 - Fire and water restoration contractors (franchise and non-franchise)
 - Ability to tailor policy for TPAs (Crawford, Alacrity, etc.)
 - Bailees coverage limits available up to \$1M
 - Property damage to “your work” exclusion deleted on CPL

Monoline Form

- Monoline CPL (practice or project)
- Maximum limits: \$10M
- Minimum premiums as low as \$1,000
- Maximum term
 - Practice: two years
 - Project: Project term + statute of repose
- Monoline TPL
 - Ability to offer TPL packaged with CPL or on a monoline basis
- Target classes:
 - Contracting risks and service providers with the exception of oil and gas (exploration/production/pipelines)

SITE POLLUTION AND PRODUCTS POLLUTION

Combined Form

- ISO CGL with any combination of EIL, CPL, PL, TPL, PPL
- Follow form excess
- Maximum limits: \$10M excess of CapSpecialty \$1M primary (\$11M total)
- Minimum premiums as low as \$5,000
- Target classes:
 - Manufacturing and distribution
 - Consumer products
 - Industrial products
 - Raw materials
 - Chemical blending and distribution
 - Construction materials (non-structural)
 - Recycling and waste transfer/storage/disposal
 - Packaging and containers manufacturing

Monoline Form

- Monoline EIL or PPL
- Maximum limits: \$10M
- Maximum term: five years (EIL)
- Minimum premium as low as \$5,000
- Target classes:
 - Hospitality
 - General warehousing
 - Healthcare
 - Above combined form target classes

CPL = Contractors Pollution, EIL = Environmental Impairment/Site Pollution, PL = Professional, PPL = Products Pollution, TPL = Transportation Pollution

EXCLUDED CLASSES: Oil and gas (exploration/production/pipelines), invasive medical devices, active pharmaceuticals, children’s toys

CAPSPECIALTY ENVIRONMENTAL LIABILITY

IMPORTANCE OF POLLUTION EXPOSURE

Painting Contractor

A contractor is sued by residents of a nursing home alleging that inadequate venting during renovations led to fume inhalation. The claim resulted in losses over \$200,000.

Solution Product: CPL

Rubber Manufacturer

An AST at the facility leaks resulting in a release of hazardous chemicals. Nearby residents are evacuated and many seek medical treatment for respiratory injuries. Damages are later sought with losses totaling over \$1,000,000.

Solution product: EIL or EIL/GL Combination Form

HVAC Contractor

Following complaints of headaches and breathing problems from occupants of an office building, a claim against the HVAC installation contractor results in over \$250K in defense costs. The system was installed exactly as the manufacturer specified but no environmental coverage meant no coverage for the defense costs.

Solution product: CPL

Fire and Water Restoration Contractor

Following a flood, a contractor is called to a residence to remove water and damaged drywall. In addition to drying out the home, they follow standard moisture prevention techniques. Several months later, a child becomes ill due to mycotoxin growth behind the drywall. Demands for bodily injury total over \$750,000.

Solution product: CPL or GL/CPL

ABOUT US

Claims

Our in-house claims team is a unique group of highly experienced, licensed P&C adjusters, attorneys and insurance specialists. Whenever possible, a claim file is managed by one claims professional from incident report until resolution.

Distribution

By being especially responsive, recognizing unique opportunities and embracing action, we serve our select group of partners with unwavering focus.

Market Visibility

We are proud to support and be members of professional insurance organizations such as, WSIA, NASBP, PCI and PLUS.

CapSpecialty.com

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Capitol Specialty Insurance Corporation

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