

LIU Environmental Advantage

www.liucanada.com

LIU's Environmental Advantage™ combines Environmental Impairment Liability (EIL), General Liability (GL) and Professional Liability coverages into one policy. The result is broad protection that reduces coverage gaps and simplifies your environmental insurance. And with LIU, you get the service you expect, with underwriters who possess the knowledge and authority to provide quick, accurate answers.

LIU Environmental Advantage includes a package policy and a "follow form" excess policy designed specifically for the environmental service industry

Who Benefits from Coverage**Contractors involved with:**

- Barrier liner installation
- Closure activities
- Drug lab and crime scene cleanup
- Emergency response

- Hazardous material management
- Industrial cleaning
- Landfill construction
- Mold remediation

- Soil/groundwater remediation
- Storage tank removal/installation

Environmental professional performing:

- Air quality monitoring
- Asbestos assessment, design and monitoring
- Environmental laboratory testing

- Health and safety training
- Remediation project management
- Phase I, Phase II, Phase III consulting
- Regulatory compliance

- Sampling and testing
- Waste brokering
- Waste management and Minimization

The LIU Environmental Advantage**Package Policy**

Provides separate and distinct General Liability, Contractors Pollution Liability and Professional Liability coverages.

- Minimum premium: \$10,000
- Limits up to \$10,000,000

Excess Policy

Follows our Package and Scheduled Underlying policies:

- Limits up to \$10,000,000 excess of \$1,000,000/\$2,000,000 underlying

Policy Highlights**Standard Features**

- Broad covered operations and professional definitions
- Natural Resource Damages included in loss
- Mitigation expense covered
- Non-owned watercraft up to 75 feet covered
- 60 days' notice of cancellation
- Blanket Primary noncontributory endorsement
- 90-day automatic coverage for newly acquired or formed entities
- Worldwide coverage
- Civil fines, penalties and assessments covered without sublimit
- Punitive damages covered where allowed by law

Policy Enhancements Available

- Occurrence or Claims-Made General Liability and Contractors Pollution Liability coverages
- Employee benefits liability
- Project specific limits
- No premium audit provision
- NOSE coverage, enabling insured to switch from Claims-Made to Occurrence with no coverage gap
- Defense outside the limit available for Contractors Pollution Liability and Professional Liability
- Off-site Transportation Pollution coverage

Why Chose LIU?

- Simple, straightforward EIL application forms
- Global team of EIL professionals knowledgeable in local environmental regulations and compliance standards
- Successful ten-year track record writing EIL policies
- Fast, responsive service from in-house EIL underwriters in New York, Boston, Denver, San Francisco, London, Madrid and Sydney
- Consistent, thorough underwriting approach enabling LIU to address complex environmental liabilities
- Rated A by A.M. Best*

* For the latest ratings, access www.ambest.com

For More Information

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