

EnviroPACESM

Environmental Pollution and Casualty Exposures



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ABOUT

Argo Environmental's EnviroPACESM is a state-of-the-art form blending of casualty, pollution and professional coverage. EnviroPACE is intentionally designed to provide enhanced commercial general liability coverage combined with special pollution and professional coverages in a single policy. Created with affirmative coverage grants, broad definitions and many built-in enhancements, EnviroPACE eliminates the need for most endorsements. We offer tailored versions of this product based on industry and risk size.

Learn more at argolimited.com/argo-environmental/product/commercial-general-liability-cgl-insurance.

KEY COVERAGE HIGHLIGHTS*

- Affirmative products pollution liability coverage
- Automatic additional insureds
- Broad definition of bodily injury
- Broad definition of pollutant/pollution condition includes Legionella, electromagnetic fields, microbial matter and illicit abandonment
- Broad definition of professional liability includes services performed for a third party in the capacity of an architect, an engineer, a consultant, an inspector, a surveyor or construction management; also includes LEED-accredited professionals
- Crisis management costs coverage
- Defense costs outside the limits of liability on all coverage except professional and pollution liability for your sites
- Emergency expense coverage included at the full policy limit
- First-party product withdrawal expense coverage
- Misdelivery of a liquid or solid product
- Per-location and per-job-site general aggregate
- Special pollution coverages available include contracting services pollution liability, pollution liability for your sites (bodily injury, property damage and cleanup costs), transportation pollution liability, pollution liability for waste disposal facilities and scheduled non-owned locations
- Separate aggregate limits available for each coverage part
- Worldwide coverage for products liability and contracting services pollution liability

CONTACT INFORMATION

Send submissions to env@argogroupus.com

For all other inquiries, please contact:

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*These are aggregated key coverage highlights across the portfolio. Highlights may change based on class/risk.

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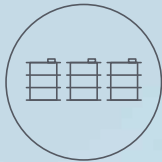
APPETITE

- Minimum premium of \$10,000
- Environmental accounts with revenues greater than \$5 million, including:
 - Asbestos and lead abatement contractors
 - Cleanup and remediation of pollution conditions
 - Emergency spill response
 - Environmental facilities and waste treatment facilities
 - Remedial investigation, design and environmental feasibility studies
 - Industrial cleaning contractors
 - Medical/infectious waste
 - Soil and groundwater remediation contractors
 - Storage tank (UST/AST) installation and removal
 - Testing or monitoring of pollutants
 - Wetland contractors

RECENT WINS



Provided general liability, contractors pollution liability, professional liability, crisis management and non-owned disposal sites with \$10 million follow-form excess to a \$13 million environmental consultant



Provided general liability, contractors pollution liability, professional liability and non-owned disposal sites with \$4 million in follow-form excess to a \$12.5 million storage tank contractor



Provided general liability, contractors pollution liability, professional liability, crisis management and non-owned disposal sites with \$5 million in follow-form excess to a \$12 million asbestos abatement contractor



EnviroPACESM

For Small Environmental Businesses

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APPETITE

- Minimum premium of \$3,500
- Environmental accounts with less than \$5 million in annual revenue, including:
 - Asbestos and lead abatement contractors
 - Environmental laboratories
 - Environmental compliance assessment
 - Indoor air quality testing
 - Mold assessment and remedial design
 - Remedial investigation, design and environmental feasibility studies
 - Testing or monitoring of pollutants

RECENT WINS



Provided general liability, contractors pollution liability, professional liability and \$5 million follow-form excess to a startup environmental contractor/consultant performing environmental services for land development projects with \$500,000 in revenue



Provided general liability, contractors pollution liability, professional liability and \$3 million follow-form excess to a dust and erosion control contractor with \$2.5 million in revenue



Provided general liability, contractors pollution liability, professional liability and \$9 million follow-form excess to an environmental consulting firm specializing in natural resource issues with \$4.5 million in revenue



EnviroPACESM

For Manufacturers & Distributors

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APPETITE

- Minimum premium of \$10,000
- Environmental and industrial products distribution and/or manufacturing, including:
 - Air filtration equipment
 - Adhesives (industrial end user)
 - Paints/coatings manufacturers and distributors
 - Industrial cleaners, detergents and soaps
 - Waxes and polishes
 - Chemical component ingredients
 - Chemical distributors and warehousemen
 - Fuel additives (ethanol/biodiesel)
 - Inks
 - Plastic or rubber goods used in pollution control equipment
 - Spill-control and environmental remediation equipment
 - Resin manufacturing or distribution
 - Storage tank manufacturing (nonpressurized)
 - Wastewater treatment products

RECENT WINS



Provided general liability, products pollution liability, contractors pollution liability, third-party liability, non-owned disposal sites and third-party site pollution with \$5 million in follow-form excess to a \$27 million distributor of wastewater treatment chemicals



Provided general liability, products pollution liability, contractors pollution liability, crisis management, non-owned disposal sites and third-party site pollution with \$4 million in follow-form excess to a \$10 million aboveground storage tank manufacturer



Provided general liability, products pollution liability, contractors pollution liability, crisis management, third-party liability, non-owned disposal sites and third-party site pollution with \$2 million follow-form excess to a \$3 million manufacturer of storage containers (drums, totes)



EnviroPACESM

For Fire and Water Restoration Contractors

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APPETITE

- Minimum premium of \$3,500
- Risks providing services in response to fire, water or other catastrophic events, including:
 - Fire and water damage restoration contractors
 - Air duct cleaning
 - Carpet/upholstery cleaning
 - Water extraction
 - Structural cleaning
 - Mold remediation
 - Debris cleanup/removal and build-back services to restore property to its original state
 - Repairing smoke- and water-damaged personal property

RECENT WINS



Provided general liability, contractors pollution liability, professional liability, non-owned disposal sites and third-party site pollution with \$5 million in follow-form excess to a \$10 million fire/water restoration contractor



Provided general liability, contractors pollution liability and professional liability to a \$270,000 fire/water restoration contractor



Provided general liability, contractors pollution liability and professional liability to a \$1.4 million fire/water restoration contractor



EnviroPACESM

For Solar & Renewable Energy Services

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APPETITE

- Minimum premium of \$3,500
- Risks providing services related to renewable energy, including:
 - Solar panel installation contractor
 - Energy auditors
 - Energy efficiency contractors
 - Renewable energy contractors/consultants
 - Solar backup systems, mobile power and solar heating

RECENT WINS



Provided primary general liability, contractors pollution liability, professional liability and \$10 million follow-form excess to a residential solar installation contractor based in California with more than \$110 million in sales



Provided primary general liability, contractors pollution liability, professional liability and \$1 million follow-form excess to a residential solar installation contractor in Texas with \$14 million in sales



Provided primary general liability, contractors pollution liability, professional liability and \$3 million follow-form excess to a residential solar installation contractor in Hawaii with \$4.5 million in sales

