



XL Insurance

Environmental

Professional and pollution insurance for the construction and environmental services industries

Continuing our 35+ year commitment to the industry, we are pleased to present the highlights of our updated professional and pollution liability insurance policies.

Client profile

- General contractors
- Construction managers
- Design builders
- Trade contractors, including but not limited to:
 - Concrete
 - Excavation and grading
 - Heating, ventilation, air conditioning (HVAC)
 - Mechanical, electrical and plumbing
 - Street and road
 - Utility
- Environmental contractors
- Environmental consultants
- Environmental testing laboratories

Coverage

Professional (claims-made) and Pollution Legal Liability (claims-made or occurrence)

Capacity

- \$25 million (professional and occurrence pollution)
- \$50 million (claims-made pollution)





You can expect timely and fair resolution of claims through our in-house environmental attorneys and technical experts.

Professional insuring agreements

- **Professional Liability:** Provides coverage for professional loss because of a claim resulting from a negligent act, error or omission in covered professional services.
- **Rectification Expense:** Provides rectification expense to correct actual damages or to prevent potential damages resulting from negligent acts, errors or omission in covered professional services in an effort to correct issues in real time that may arise on a project. This helps avoid or reduce third-party claims and costly litigation.
- **Protective Loss:** Provides indemnity for protective loss, in excess of the design professional's (DP) insurance, resulting from a negligent act, error or omission in DP services. Gives additional protection to our Insured when their subcontracted DP limits of liability are inadequate or eroded.

Pollution insuring agreements

- **Job Site:** Provides coverage for pollution loss because of a claim arising from a pollution condition that results from contracting services rendered at a job site.
- **Transportation:** Provides coverage for pollution loss resulting from a pollution condition during the course of transportation. The pollution condition may be discovered by our Insured during the course of that transportation or result in a claim against our Insured.
- **Emergency Remediation Expense:** Provides indemnity for emergency remediation expense incurred to address a pollution condition resulting from contracting services or transportation for a period of time prior to providing notice to AXA XL.
- **Pollution Protective:** Provides indemnity for pollution protective loss, in excess of the subcontractor's insurance, resulting from a pollution condition at a job site or in the course of transportation. Gives additional protection to our Insured when their subcontractor's limits of liability are inadequate or eroded.
- **Non-Owned Disposal Site:** Provides coverage for pollution loss because of a claim as a result of a pollution condition at a non-owned disposal site from waste generated through covered contracting services performed at a job site or that originates from your scheduled location.
- **Your Location:** Provides coverage for pollution loss as a result of a sudden and accidental (S&A) pollution condition on, at, under or migrating from your scheduled location.

Supplemental coverages

- **Disaster Response Expense** in addition to the limits of liability to secure the scene in the event of a disaster and for disaster response costs to protect our Insured's reputation.
- **Green Building Materials Expense** in addition to the limits of liability for use of green building materials in the restoration of property damaged as a result of a pollution condition.

- **Protective Loss/Pollution Protective Loss Bankruptcy Litigation Expense** indemnity for fees and expenses incurred by our Insured for retaining bankruptcy counsel in the making of a Protective Claim or a Pollution Protective Claim against a DP or subcontractor.
- **Litigation Expense indemnity** for loss of earnings and expenses incurred due to an employee's attendance at a deposition, hearing, arbitration, mediation or trial.
- **Subpoena Expense** in addition to the limits of liability for fees and costs of counsel retained in response to a subpoena for documents or testimony.
- **Disciplinary Proceedings Expense** provides Legal Expense in addition to the limits of liability for Professional and Pollution Legal Liability.
- **ADA and FHA Expense** in addition to the limits of liability resulting from a negligent act, error or omission in covered professional services (applicable to U.S. only).
- **Building Information Modeling (BIM) Expense** indemnity due to a malfunction of software used in connection with a BIM system from a third-party vendor.
- Legal Expense in addition to the limits of liability for Professional Liability and Pollution Legal Liability.

Renewal certificates

Available for ease of renewal, our certificates have advantages that can save you time and money.

- No application
- Eligible for automatic renewal for up to 2 additional years
- Locked in at same premium/rate, even if revenues increase can mean up to 3 years of flat rate/premium
- Limits reinstate annually
- Premium payable on an annual basis
- Ability to adjust premium for lower revenues projection and stay on the renewal certificate
- If requested, the endorsement can be rescinded from the policy

A nationwide claims hotline OnCall is available to our clients 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation.



Claims services

Specialized claims handling with cost effective solutions for litigation and mediation issues to minimize the overall financial risk associated with an incident. You can expect an exceptional claims experience through our in-house environmental attorneys and technical experts.

Emergency response services

A nationwide claims hotline OnCall is available 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation.

Information needed to quote

- AXA XL Professional and Pollution Legal Liability Application or competitor equivalent
- 3 years currently valued loss runs

Why AXA XL

- No. 1 P&C commercial lines platform worldwide*
- Offering more than 30 lines of products in Casualty, Property, Professional, Financial Lines and Specialty to clients in over 200 countries
- Financial strength: AXA XL's core operating insurance and reinsurance companies have one or more of the following financial strength ratings: A.M. Best A+, S&P AA-

*No. 1 declaration is based on 2023 revenues for AXA XL and AXA GI commercial business



Longevity 35+ years in the specialized environmental insurance market

Expertise Integrated and experienced underwriting, risk consulting and claims handling

Innovation Developed some of the first pollution insurance policies and we're still creating

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The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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