



Packaged environmental programs combine various lines with a shared limit and/or aggregate. Examples include Commercial General Liability/Contractors Pollution Liability plus Professional, CPL and Professional, or General Liability and Premises Pollution. Combining these coverages can create a substantial cost savings for the client while tailoring coverage to their unique needs.

How does coverage work?

- Coverage usually based off of the CGL Coverage Part.
- Packages can then add Contractors Pollution (aggregate limit). The benefit is that it provides coverage that fills much of the CGL pollution exclusion gap.
- Packages can then add the Professional Liability (aggregate limit). Again, the benefit is having the same carrier provide coverage typically excluded from the CGL.
- Package can also cover Premises Specific Pollution Liability, Over the Road Pollution exposures, Storage Tanks, and more.
- Coverages are written with combinations of triggers, depending on options selected.
- Various retentions depending on lines chosen.
- All coverages share one aggregate limit.

Optional coverage enhancements:

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Prior Claims Made Nose coverage.
- Separate defense limits.
- Non-owned disposal site coverage.
- Transportation Pollution Liability.

Who buys it?

- Environmental Service Providers
- Contractors of all types, ranging anywhere from fire & water restoration contractors to asbestos abatement and demolition.
- Environmental Consultants

Cost and application:

- Package currently costs as little as \$2,500, plus tax and fee.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.
- Required Applications:
Please go to the Applications section of our website (<https://b-h-a.com>) to download the environmental contractor & consultants application.

Questions about packaged coverage?

Contact Beacon Hill Associates:

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Email: info@b-h-a.com
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