TAU TRANSATLANTIC UNDERWRITERS

Environmental Products

TAU's expert underwriting team is equipped to assess a full spectrum of environmental exposures, from day-to-day operations to intricate projects and transactions. With broad coverage options, limits up to $25 million, and dedicated risk management support for policyholders, TAU delivers the insight and solutions your clients require. Backed by an "A (Excellent)" carrier rating from A.M. Best.

ENVIRONMENTAL LIABILITY PRODUCTS

CONTRACTORS POLLUTION LIABILITY (CPL)*

Covers bodily injury, property damage, environmental damage, emergency response expense, and claim expense caused by pollution incidents arising from the insured's work. Coverage offered for all contracting operations, transportation, non-owned site liability, and owned site liability (time-limited).

CONTRACTORS PROFESSIONAL AND POLLUTION LIABILITY (CPP)*

Helps protect against professional acts, errors, and omissions, as well as various environmental liabilities that are often not covered by a general liability policy. This policy covers contractor-related professional liability as well as bodily injury, property damage, environmental damage, emergency clean-up costs, and claim expense caused by pollution incidents arising from an insured's operations.

TARGET INDUSTRIES INCLUDE:

- General contractors, building trades and specialty trades.
- Environmental professional services firms and environmental contractors.

ENVIRONMENTAL EXCESS (ENVXS)

Ideal for clients who need to layer capacity over mono-line site pollution liability or contractor pollution liability placements, as well as those who want to diversify large limits among multiple carriers.

SCHEDULED LOCATION POLLUTION LIABILITY

Covers bodily injury, property damage, environmental damage, emergency response expense, claim expense, and business interruption costs caused by pollution incidents arising from an insured's owned or operated locations, non-owned locations where the insured's waste or recyclable materials are sent, and transportation. Operations coverage and transactional coverage (up to 10 year policy term) available.

**Practice and Project Policies are available*

Contact

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- **Real Estate Suite®** includes endorsements that address the unique exposures of the real estate sector. Coverage can be tailored for specific accounts.
- **Target industries** include Manufacturing, Real Estate, Warehousing / Logistics / Distribution, Data Centers and Call Centers, Research & Development / Technology Centers, Development & Redevelopment Projects, Mergers & Acquisitions, Industrial and Alternative Energy.
- **Healthcare Suite** includes endorsements that help address environmental exposures faced by the healthcare industry.

STORAGE TANK SYSTEM POLLUTION LIABILITY POLICY (ST)

Covers bodily injury, property damage, and clean-up costs caused by pollution incidents arising from a covered (underground or aboveground) storage tank system. TAU's policy may be used to satisfy federal and state financial responsibility requirements per EPA guidelines for owners and operators of regulated storage tank systems. Dedicated defense cost limit is provided in addition to capacity up to $5,000,000. Coverage is offered on an annual basis.

ENVIRONMENTAL CASUALTY PRODUCTS

PRIMARY ENVIRONMENTAL POLICY (PEP)

Primary coverage for an insured's third-party bodily injury, property damage, and personal and advertising injury liabilities. The policy also covers bodily injury, property damage, environmental damage, emergency response expense, and claim expense for pollution incidents arising from facility operations, product liability, non-owned locations, and transportation. Professional liability is available for environmental service firms, labs, and contractors.

ENVIRONMENTAL CASUALTY EXCESS (ENVUMB AND ENVXS)

TAU's Environmental Commercial Umbrella Policy and Environmental Excess Liability Policy can provide lead or follow form excess coverage over our own PEP and other carriers' general and environmental liability policies: ideal for clients looking to build capacity over their general liability and environmental liability coverage forms.

TARGET INDUSTRIES INCLUDE:

- Manufacturing and Distribution
- Waste Facilities – waste transfer, storage, and disposal facilities, and industrial wastewater facilities.
- Environmental consultants, environmental professionals, environmental labs, and environmental contractors, including restoration, remediation, storage tank, abatement, drilling, and industrial contractors.
- Architects & Engineers – general and pollution liability provided they evidence professional liability insurance.



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