

Environmental Overview

In their effort to meet environmental compliance and regulatory requirements, companies everywhere are facing a new level of risk.

Our products offer a broad range of flexible and comprehensive liability products for environmental, operation and maintenance, trade and construction contractors, consultants, waste facilities, and owners and operators of properties. The package policies allow insurers to select the coverage and limits of liability that most effectively address their particular risk. Starr Companies offers seven separate coverages.

Coverages Available

Site Pollution Liability

- Coverage offered on claims-made basis
- Covered loss: On-Site Cleanup, Off-Site Cleanup, Third-Party Bodily Injury and Third-Party Property resulting from a pollution incident
- Unknown Pre-Existing and New Conditions coverage available
- Optional Covered Operation Pollution Liability coverage
- Optional Emergency Response Cost coverage

Contractor Pollution Liability

- Available on either occurrence or claims-made forms
- Coverage trigger: pollution incident resulting from work performed by you or on your behalf
- Covered loss: Cleanup Costs, Third-Party Bodily Injury and Third-Party Property Damage Completed Operations coverage

Professional Liability

- Coverage offered on claims-made basis
- Coverage trigger: damages resulting due to a breach of professional duty arising from the performance of professional services
- Bodily Injury and Property Damage resulting from a pollution incident

Transportation Pollution Liability

- Coverage offered as an extension to either a Contractor Pollution Liability policy or Site Pollution Liability policy
- Covered loss includes Cleanup Costs, Third-Party Bodily Injury and Third-Party Property Damage resulting from a pollution incident

Coverages Available (continued)

General Liability

- ISO-based coverage forms
- Offered on both occurrence and claims made basis
- Flexible coverage including extensions for Hired & Non-Owned Auto, Employee Benefits, and many others
- General Liability available for environmental contractor, consultants & waste management operations

Commercial Auto Liability

- Liability & Physical Damage Coverage
- Occurrence Form
- Auto Liability will be written as a supported line to General Liability and / or Site Pollution Liability

Workers' Compensation

- Will be offered and underwritten directly by Starr Indemnity as a supported line to General Liability

Highlights

- Excess limits available up to \$25,000,000 as a supported line to General Liability and based on class of business
- Workers' compensation – statutory
- Maximum Employer's Liability - \$2,000,000
- Multi-year policy terms available for Site Pollution Liability and for project specific Contractors Pollution Liability policies

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Environmental department at environmental@starrcompanies.com or visit us at starrcompanies.com/insurance/environmentaloverview

Coverages described herein are underwritten by Starr Indemnity & Liability Company, Starr Specialty Insurance Company, or Starr Surplus Lines Insurance Company.

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.