



Environmental Contractors Liability Insurance including Restoration and Mold

For the past 10 years, Everest has specialized in the underwriting of Environmental Insurance and we are recognized as a leader among environmental insurance providers. Everest's Environmental Contractors including Restoration and Mold liability package includes Contractor's Pollution Liability (CPL) as well as General Liability. Our program is tailored to address specific exposures by including an affirmative coverage grant for incidental mold. The target market for this program is contractors specializing in the renovation of buildings and personal property after a fire and/or water damage. Mold coverage is becoming a necessity for contractors who perform restoration drying, mold remediation and/or general build back.

That's why our expertise, capabilities and consistency in the insurance market along with an entrepreneurial approach, makes Everest a market leader. Our financial strength is evidenced by our rating, A.M. Best A+ XV (Superior) and Standard & Poor A+.

Everest Sample Customer Profiles

Air Duct Cleaning

Carpet/Upholstery Cleaning

Emergency Response -Fire

Fire Damage Restoration

Mold Remediation

Water Extraction

Water Damage Restoration

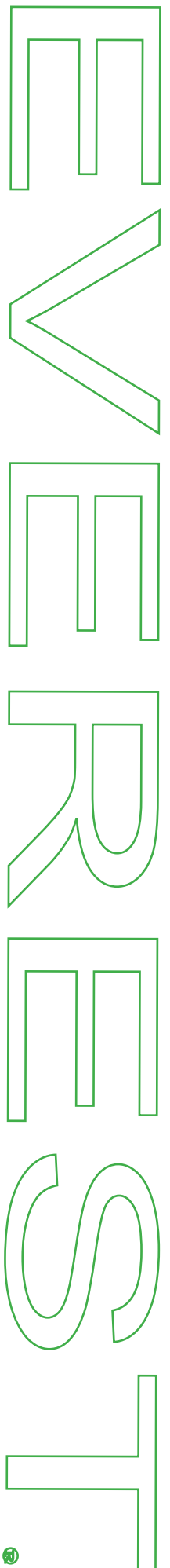
POLICY HIGHLIGHTS

- CGL written on a Occurrence or a Claims Made basis
- CPL written on Claims Made basis
- Blanket or project-specific coverage is available.
- Prior Acts available
- Annual & per project policies
- Defense Costs can be in addition to or included in the policy limits

LIMITS

- Base limits up to \$6,000,000 per occurrence with a \$6,000,000 policy aggregate are available (lower limits also available).
- Excess and Umbrella limits up to \$5,000,000 are available on both an annual or per job basis (The Maximum Limit of Liability on any one account is \$6,000,000)

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MINIMUM DEDUCTIBLE:

- *Deductibles start at \$2,500 for CGL*
- *Deductibles start at \$5,000 for CPL*

MINIMUM PREMIUM:

- *\$4,000 -CPL*
- *\$6,000 - CGL/CPL*