



Freberg Environmental

Insurance Program Managers

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Programs

New business submissions should be sent to submission@feiinsurance.com

Environmental Engineers, Consultants & Contractors

Coverages:

- Commercial General Liability (CGL)
- Contractors Pollution Liability–Occurrence (CPL)
- Professional Liability (PL)

Available Terms:

- Primary limits up to \$15M or Excess Liability limits up to \$15M in excess of \$1M
- CPL project specific & practice policies up to 3 years

Minimum Premiums:

- Package policy: \$2,000
- CPL: \$1,500

Target Classes:

Regulatory compliance consultants; environmental labs; remedial design engineers; wastewater engineers; lead, mold and asbestos consultants / contractors; environmental drilling / sampling contractors; soil remediation / bioremediation contractors; hazardous waste cleanup contractors

Key Features:

- Worldwide coverage
- Separate Defense Limits for all coverages
- Transportation of Pollutants Liability coverages available
- Blanket NODS coverage available
- OCP / RRP Policies – in conjunction with CGL
- Mold coverage

Environmental Impairment Liability

Coverages:

- Environmental Impairment Liability (EIL)
- Storage Tank Environmental Impairment Liability (STEIL)
- Commercial General Liability (CGL)
- Contractors Pollution Liability (CPL)

Available Terms:

- Primary limits up to \$15M or Excess Liability Limits up to \$15M excess of \$1M

Policy Terms up to:

- 5 years for EIL
- 3 years for STEIL

Minimum Premiums:

- EIL: \$1M limit: \$2,000; Lower MPs for lower limit options
- CGL / EIL / CPL Package: \$3,000
- STEIL: \$350

Target Classes:

EIL / STEIL: Practically any operational fixed site including manufacturing / distribution; bulk petroleum storage; leisure and hospitality; aviation; agricultural; habitational; public entities; auto dealer / repair; waste management, disposal and recycling, and real estate transactions / M&A

GL / EIL Packages: Waste management, disposal and recycling including landfills, land application facilities, transfer stations, materials recovery facilities (MRFs), scrap metal, wastewater treatment, injection and disposal wells, as well as composting. Alternative energy including waste-to-energy, wind and solar farms

Key Features:

- Pre-Existing and New Conditions coverage available
- State-Required Financial Responsibility endorsements
- Non-Owned Locations and Transportation of Pollutants Liability coverages
- Business Interruption and Crisis Management coverages available
- Coverage for mold, legionella, asbestos and lead-based paint

Hazardous Materials & Hazardous Waste Haulers

Coverages:

- Auto Liability
- Auto Physical Damage
- Excess over Arch Primary
- Motor Truck Cargo
- Commercial General Liability (CGL) for truckers

Available Terms:

- \$1,000,000 CSL • Excess Auto limits up to \$4M in excess of \$1M
- Available in all states except: AK, MA, NJ, Washington DC
- Companion auto coverage available without hazmat requirements when writing in conjunction with any of our other environmental programs.
(ECC / EIL / CGL - Products Pollution)

Target Classes:

Carriers with at least 10% hazmat or environmental transportation exposure. Examples: bulk tank commodities, bulk food grade commodities, petroleum, chemicals, compressed gases, waste oil, sludge, salt / brine water, hot oil, biofuels, fertilizer, milk, liquid asphalt, PCB fluids, medical waste, contaminated soil, asbestos, solvents, alcohol, remediation contractors

Key Trucker Endorsements:

- ISO Broadened Pollution Form CA 99 48 10 01
- MCS-90
- All state filings as needed
- BMC-91x filing

Architects & Engineers

Coverages*:

- Professional Liability (PL)
- Commercial General Liability (CGL) (available on most programs)
- Contractors Pollution Liability (CPL—Claims made)

***Available coverages will vary based on class of business**

Available Terms:

- Up to \$5M Limit of Liability
- Two-year policies available for small, select A&E accounts
- First Dollar Defense option available for small, select A&E accounts
- Available in all states

Minimum Premiums: \$2,500 (Architects & Engineers Professional)

Target Classes:

Architecture (including landscape), civil engineering, construction managers (agency), HVAC engineering, land surveyors, electrical engineering, mechanical engineering, interior design, oil & gas completion / workover consultants, roustabouts, and contractors professional

Key Features:

- Occurrence CGL
- Media & Technology coverage including (A&E professional only)
- Blanket Primary & Non-Contributory endorsement available
- Hired & Non-Owned Auto endorsement available
- Onsite Cleanup endorsement available for laboratories
- Pre-Claims / Risk Management Services available for all A&E risks
- Broad definition of Professional Services

CGL / Products Pollution / EIL

Coverages:

- Commercial General Liability (CGL)
- Products Pollution
- Environmental Impairment Liability (EIL)
- Contractors Pollution Liability (CPL)
- Commercial Excess Liability (Umbrella)

Available Terms:

- \$10M in excess of \$1M

Minimum Premiums: Varies by class

Target Classes:

Adhesives, aggregates, asphalts, chemical additives, chemical blenders (intermediate use), chemical distributors, chemical transfer facilities, chemical re-packagers, detergents, fuel distribution, instruments & monitoring equipment, lubricants & oils, machinery parts, metalworking (electroplaters, foundries, die casting, tool & die shops, machine shops, and metal goods), non-pressurized storage tanks, pipes with associated piping equipment, plastics, pollution control equipment, resins, rubber, solvents, submersible pumps & related pumping equipment, water treatment chemicals, and waxes

Key Features:

- Claims-Made EIL coverage can be tailored to fit specific risks
- Occurrence or Claims-Made Products Pollution
- Non-Owned Disposal Sites and Transportation of Pollutants Liability coverages

Contractors Professional

Coverages:

- Professional Liability (PL)
- Contractors Pollution Liability (CPL) – Claims Made
- Contractors Pollution Liability (CPL) – Occurrence (on most classes)

Available Terms:

- Up to \$5M limit of Liability
- Available in all States

Minimum Premiums: \$2,500

Target Classes:

Artisan contractors such as carpenters, concrete, dry wall / plastering / acoustical, electrical, fencing, fire / water damage restoration, geothermal construction, glass and glazing work, grading of land / site, HVAC, insulation installers, interior demolition, landscaping, maintenance / janitorial, masonry / stone cutters, metal erection, painting, paving, plumbing, road construction, soil excavation / grading, solar, street cleaning, tile / marble mosaic, utility work (water, sewer), pesticide / herbicide application, roofing contractors, and general contractors doing less than 50% residential work

Key Features:

- Mitigation of damages or pollution loss
- Occurrence pollution on most classes
- Claim Prevention Services
- Automatic Waiver of Subrogation (when required by contract)
- Image restoration costs