

Contractor Operations and Professional Services

COPS



Liability Insurance for the Multi-disciplined Engineering and Contracting Firms

Environmental firms engaged in both contracting and providing engineering and other professional services have a unique set of risks. Employing multiple insurance policies designed for each of these specific risk exposures can be costly and has the potential for significant gaps in coverage.

Contractors Operations and Professional Services (COPS) addresses the needs of full-service environmental firms who perform field operations as well as professional services such as planning, engineering, design, architecture or consulting by combining the coverage elements of Chartis' Contractors Pollution Liability (CPL) and Errors & Omissions (E&O) policies.

In the Field and In the Office – Broad Coverage from the Industry Leader

The Contractors Operations and Professional Services (COPS) policy provides coverage for full-service environmental firms who are both in the field performing construction operations and in the office providing analysis, engineering and design services. By combining CPL and E&O in one form, potential gaps or overlaps in coverage are decreased and cost efficiencies are enhanced because there is no need for multiple premiums and deductibles. In addition, COPS provides:

Ability to Meet Governmental Requirements

- COPS can assist in meeting governmental contract requirements, aiding contractors' ability to negotiate and win contracts while addressing their risk management needs. COPS is a widely-used insurance mechanism for contractors working on state and government-owned sites. Coverage is available for work at Department of Energy, Department of Defense and United States Environmental Protection Agency (Superfund) sites.

Coverage on the Insured's Behalf

- Includes coverage for the insured's liability for services or contracting operations performed by subcontractors on the insured's behalf.

Coverage Beyond Environmental Firms

- COPS is ideal for multi-disciplined firms and firms whose operations are not strictly environmental. It provides pollution coverage as well as errors and omissions coverage — a combination that is hard to find in one policy. Chartis is able to cover firms that also perform civil, geotechnical, mechanical and process engineering.

Flexible Coverage Options

- Expanded coverage is available for transportation, non-owned disposal sites, microbial matter and terrorism liabilities. Project-specific policies are available for contractor/engineering controlled (CCIP) programs to meet contract requirements. Increased limits are available on a blanket policy for contracts requiring higher limits.

What Types of Companies Need COPS?

- **Environmental**
 - Remediation
 - Consultants
 - Engineering Firms
- **Environmental Engineering firms with multi-discipline work, including non-environmental engineering activities**

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Mediation Benefit

- If an insured and Chartis agree to utilize mediation as a way to settle a claim made against the insured, then the deductible obligation is reduced by 50%, up to a maximum of \$20,000.

Joint Venture Coverage

- If an insured is named as a co-venturer, such co-venturer is included in the definition of an insured. The insured has peace of mind with respect to its legal liabilities that arise out of its participation in a joint venture.



Additional Key Coverage

- Prior acts coverage may be available if the insured has been continuously covered on a claims-made basis.
- Coverage for claims for third-party bodily injury, property damage or clean-up costs caused by pollution conditions resulting from covered operations.
- Deductible does not erode the policy limits.
- Policy provides worldwide coverage for claims or loss outside the U.S., with the exception of selected and embargoed countries.
- Coverage is afforded for pollution conditions arising from transportation on a job site arising from owned vehicles, including loading and unloading.

The Industry Leader — For Good Reason

As the largest U.S. provider of environmental liability coverage and services, Chartis recognizes the unique risk management needs of full-service firms engaging in environmental work. In fact, Chartis offered the first pollution policy on an occurrence basis for contractors in the industry. It is this depth of experience in insuring contractors that sets us apart from anyone in the industry. With a capacity for today's catastrophic risks and over 13 branch offices in the U.S. and Canada, Chartis has the experience and financial strength that are critical to sound risk management.

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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