

## Professional Package (PRO-PAC<sup>®</sup>)



Chartis offers PRO-PAC<sup>®</sup>, a complete environmental insurance package that comes with the benefits of a combined form and is designed to streamline the risk management process for environmental contractors, consultants and engineers.

The primary policy coverage includes Commercial General Liability (CGL), Contractors Pollution Liability (CPL), and Professional Liability in one comprehensive form, thereby eliminating the added cost of purchasing separate insurance contracts with multiple premiums.

### Commercial General Liability/Contractors Pollution Liability

Available on a claims made or occurrence basis, this coverage section provides third-party liability protection relating to the premises, operations or products/completed operations of the insured. It also includes protection against pollution conditions caused by the contractors' work, including claims for on- and off-site bodily injury, property damage and cleanup costs.

### Professional Liability Coverage

This section of the policy provides protection from claims for errors or omissions arising out of professional services. The Professional Liability Coverage section is written on a claims-made basis and defense costs are included in the limit of liability.

### Additional Coverages

The following policies are available to supplement the primary PRO-PAC policy:

#### *PRO-PAC Umbrella*

With limits up to \$25 million (primary policy limits of \$1M maximum), PRO-PAC Umbrella provides coverage for companies whose needs exceed the protection provided by the primary PRO-PAC. The PRO-PAC Umbrella follows form over the PRO-PAC primary policy, providing general liability, contractor pollution liability, and professional liability.

The PRO-PAC Umbrella can be written over primary auto and employers liability policies where the underlying carrier's AM Best Financial rating is A-7 or better.

Purchasing umbrella coverage allows companies to bid on contracts that require higher environmental liability limits without incurring the prohibitive costs associated with many similar insurance programs.

#### *Owners Contractors Protective Policy*

The Owners' Contractors Protective (OCP) policy is purchased by the independent contractor and names the firm for which the operations are performed as the named insured. This policy only covers the named insured's liability arising out of operations performed for them by the contractor as respects a specific project and the named insured's acts or omissions in connection with the general supervision of the contractor's work.

#### *Railroad Protective Policy*

The contractor purchases the policy on behalf of a railroad to protect the railroad from legal liability to others arising from the contractor's work on its premises, as well as damage to its own property arising from the work performed by independent contractors specifically as it relates to construction or demolition projects at or near railroad properties.

### Coverage Highlights

- *Efficiencies of One Policy, One Insurer:* Purchasing general liability, contractors pollution liability, professional liability and umbrella coverage from one insurer may eliminate problems with claims handling that can occur when coverage is placed with different insurance companies.
- *Flexible Policy Applicability:* Policies can be underwritten on a blanket or project specific basis.
- *Retroactive Coverage:* If switching from an existing claims-made CGL policy or Contractor's Liability Pollution policy, PRO-PAC can provide coverage back to the original policy's retroactive date, eliminating possible gaps in coverage.

- *Coverage Enhancements:* Coverage can be expanded to include microbial matter, terrorism, transportation related pollution incidents, fixed-site pollution coverage for yard operations, and products pollution.
- *Limits:* Primary limits up to \$25M are available. Umbrella limits of up to \$25M are available over \$1M primary policies.
- *Minimum Premium:* PRO-PAC primary policies are available starting at \$20,000.

#### Value-Added Advantages

Insured's policies are strengthened by complimentary access to tools and programs proven to help manage environmental risk, mitigate environmental losses, and optimize emergency response. The tools/programs include:

- *Specialized Claims Unit*
  - Our pollution claims unit is the world's largest, comprised of some 80 insurance professionals with claims and relevant work experience
  - Over 30 years environmental claims handling experience
- *Pollution Incident and Environmental Response Program (PIER)*
  - Access to a nationwide network of pre-qualified environmental response contractors with discounted pre-negotiated rates
- *RiskTool System*
  - A comprehensive, customized online risk management system
- *Specialty Claims Assistance Network (SCAN<sup>SM</sup>)*
  - Access to responders to manage and mitigate water and mold issues

#### Practical Application Scenario: Pollution Resulting From Contracted Site Remediation

##### *Problem: Improper Handling of Hazardous Chemicals*

An environmental contractor was hired as a subcontractor to perform a cleanup of hazardous chemicals at a site that once housed a printed circuit board manufacturer. While under the direction of the general contractor, employees of the subcontractor placed incompatible classes of chemicals in the same bin resulting in a chemical reaction that released toxic fumes into the air. Municipal rescue workers were rushed to the scene and many local businesses were forced to shut down. The county and businesses both brought lawsuits against the subcontractor for damages in excess of \$100,000.

##### *Solution: The Freedom to Focus on Completing the Job*

PRO-PAC provides a contractor with coverage for pollution resulting from covered operations. Knowing they have protection from third-party bodily injury, property damage and cleanup costs allows a contractor to focus on completing the job on time and within budget.

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#### **For More Information Contact**

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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.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com). All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.