

Brownfields Environmental Insurance Program

Contractors, consultants, owners and developers need environmental insurance coverage for their potential liabilities, including cleanup costs, due to their ownership or operation of contaminated sites. Often these issues do not arise unless the site is developed. Under the right circumstances, we can provide substantially lower premiums than others can find in the insurance market. NAESIP's Brownfields Program team can make deals and projects succeed with negotiated policy language that ensures the payment of legitimate claims.

COVERAGES

- **Commercial General Liability, Contractors Pollution Liability, and Professional Liability**
- CGL and CPL are occurrence based with completed operations coverage
- Contractual liability for general liability and pollution conditions for liability assumed under a written agreement that is an insured contract including action over protection
- Broad definition of "pollution condition" includes pre-existing pollution conditions, covers exacerbation of pre-existing known or unknown conditions caused by development activities.
- Automatic additional insured, blanket waiver of subrogation per written agreement
- Owner controlled insurance program available (OCIP). Owners are First Named Insureds and contractors and consultants are additional Named Insureds excess of their own policies.

Environmental Liability Coverage Enhancements

- Transportation Pollution Liability
- Non-Owned Disposal Site (NODS) Liability
- Named Insured site pollution liability, subject to underwriting eligibility
- Technology/Privacy Liability
- Financial assurance for long-term stewardship liability
- **Site Pollution Liability**
- New, Known and Unknown pollution conditions on, under or from a designated site
- Third party bodily injury, property damage (including diminution in value and natural resource damages) and cleanup costs
- First party on site cleanup costs with discovery and reporting trigger
- Terms up to ten years with renewal provisions subject to underwriting eligibility

NAESIP's VALUE ADDED SERVICES INCLUDE:

- Loss control through web based monitoring of land activities
- Pro-active claims management through experienced environmental/construction lawyers
- Free Risk Strategy review. Experienced environmental consultants and lawyers will review existing information and recommend risk management strategy
- Live quarterly webinars, newsletters, dedicated on-line content

Mark Manewitz (<http://www.manewitzlaw.com/mark-l-manewitz-esq/>) is an environmental attorney with a national reputation and more than 30 of experience in many areas of environmental law. Many of his clients over the years have been large companies and other lawyers who seek his advice on matters which require environmental counsel.

Susan Neuman (<http://www.enviroinsurance.com/SusanNeuman.php>) who has a national reputation in Environmental Insurance will provide not only her skills as a premier Brownfield Insurance broker, but her counsel as an expert in insurance law and contracts to negotiate the terms of policies for NAESIP and its members.

In providing the legal services described above, Susan and Mark have helped many brokers to offer appropriate policies to their clients and ensure the success of deals. Clients appreciate the efficient management of issues and reasonable rates for legal work that are available to NAESIP brokers.

To learn more about brownfields environmental insurance coverage, contact Dave Quinn at 908-256-6576 or dquinn@naesip.com, and, Jeff Gray at 661-965-3537 or jgray@naesip.com FOR SUBMISSIONS, EMAIL NEW@NAESIP.COM

