



AT IMPACT, WE'VE GOT YOU

# covered.

Impact Environmental's insurance program consists of the broadest coverage commercially available in the marketplace. It is important both for us and our clients that we carry the broadest coverage available in the market for two reasons,

1. It ensures we have the necessary Balance Sheet protection to weather almost any event which means we can focus on completing our clients' work, and
2. It means that our clients will be protected to the greatest extent possible from claims that could potentially arise during the course of operations.

At a time when many environmental contractors are making drastic cuts to stay alive, you can rest assured that you are on **SOLID GROUND** with Impact Environmental. Below are some key areas where our insurance program offers better protection to us and our clients:

## PRIMARY GENERAL, POLLUTION AND PROFESSIONAL LIABILITY

**Higher Primary Limits - \$2MM per Occurrence/Claim, \$4MM Aggregate Limit:** Many contractors carry only \$1MM in Primary Limits. Impact Environmental's limits are higher and can reduce the risk of triggering an owner's policy in event of a loss.

**Combined Policy Form:** This means one insurance company to deal with on virtually any liability situation the company may be faced with resulting from Impact Environmental's work. This increases the likelihood that any potential 3rd party claims will be paid in an expedient manner and with less finger pointing (i.e. litigation).

**Defense costs in addition to liability limits:** Impact Environmental's liability limits will not be eroded by defense costs in the event of a claim on both the General Liability and Pollution Liability coverage. Again, this provides greater protection to our clients.

## GENERAL LIABILITY

**General Aggregate applies to Each Location or Project:** With the increasing use of Additional Insured Requirements in contracts, Commercial General Liability Limits are shared with numerous Additional Insureds who are unrelated to your project. In the event of a large loss involving a completely unrelated project, limits could be quickly depleted. With the Per Location/Per Project Aggregate Endorsement, Impact Environmental has adequate limits for all of its jobsites.

**Blanket Additional Insured coverage with NO Direct Contract Requirement:** Although most contractors have coverage that can name an owner as an Additional Insured, many times there is a Direct Contract Requirement in the policy. This means there would be no Additional Insured coverage from the subcontractor to the Owner if the subcontractor has entered into a contract with the General Contractor and not directly with the Owner. Impact Environmental's policy doesn't have this common limitation, and anyone required in a contract to be named as an Additional Insured will be covered.

**Blanket Primary/Non-Contributory Additional Insured Coverage:** This enhancement will allow claims against an Owner/General Contractor that have been given Additional Insured status on Impact Environmental's policy to access all of Impact Environmental's limits since their insurance will be primary in the event of a claim and will not require sharing.

## POLLUTION LIABILITY

**Expanded Definition of Property Damage:** In the event of a Pollution loss, Impact Environmental has broad enhancements that provide coverage for third party property damage, loss of use of tangible property, diminished value of property owned by others and Natural Resource Damage coverage. Most environmental insurance policies limit this definition which could leave the Owner or General Contractor exposed on a job.

**Blanket Non-Owned Disposal Sites Coverage:** Impact Environmental's policy provides coverage for pollution losses that arise from the disposal sites we use to dispose of our Client's waste. This means that our clients don't have to worry that years down the road they will have to pay to clean up a disposal site used by Impact Environmental.

**Financial Responsibility:** Impact Environmental's Auto policy meets regulatory and financial responsibility requirements for companies that haul potential pollutants by having the appropriate MCS-90 endorsement. This means that transportation related pollution claims will be paid by Impact Environmental's insurance company regardless of whether there is insurance coverage.

**Transportation Coverage:** Impact Environmental's policy provides pollution coverage from cradle to grave including while waste product is in transit. This also means there is insurance coverage for Impact Environmental to back up the Financial Responsibility requirements placed on waste haulers by the Motor Carrier Act of 1980.

## EXCESS LIABILITY

**Substantial Excess Limits:** The \$23M per Occurrence in Excess of \$2M over the underlying General, Pollution and Professional Liability policy provides significant limits that would go towards a loss before triggering an owner's policy. In certain jurisdictions, particularly New York, there is case law requiring all Primary policies to be exhausted before Excess policy limits are forced to pay. With Blanket Primary Non-Contributory Additional Insured coverage also extending to Impact's Excess Policy, owners' limits are better protected.

**Following Form Coverage:** The terms and conditions of the Umbrella policy are just as broad as the underlying coverages. Most Excess policies strive to reduce coverage over the Primary policies.

When you are dealing with environmental issues, you want superior quality and exceptional service at the best possible price. At Impact Environmental, we've proved that we can deliver quality, service and price through intelligence, dedication and innovation. We aim for and deliver total satisfaction.

[www.impactenvironmental.com](http://www.impactenvironmental.com)

We'll put you on solid ground.

