

Legends

ENVIRONMENTAL INSURANCE SERVICES, LLC.

Consultants Professional Liability



Consultants

For the Environmental Consultant we offer two basic type policies:

- 1. Environmental Professional Special Liability (EPL)
- 2. Consultant Professional and Pollution Liability (CPPL).

The consultant will select one of these based on:

- 1. Gross Revenue
- 2. Scope of Operations
- 3. Pre-existing coverage's
- 4. Whether or not they already have a General Liability policy.

The EPL program is a "total exposure" type policy that includes General and Professional Liability and can be endorsed to provide Contractors Pollution Liability.

The CPPL program provides the Professional and Pollution Liability coverage and would be chosen by those that already have their General Liability covered.

Exposure

Do consultants have Professional Liability claims? Yes, but the frequency varies by type of consultant. If the consulting services provided do not meet a client's expectations, disputes can occur. Sometimes these disputes can result in a client seeking compensation from all parties involved, whether responsible or not. The resulting dispute can cause:

- Costly litigation
- Diversion from the business
- Damage to reputation

The typical claim would involve a financial loss by a client of a consultant due to an error or omission by the consultant. An example is the failure of a consultant to recommend an appropriate system for a client, resulting in a financial loss to the client.

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Customer Profile

Coverage for any consultant who may have an environmental exposure as a result of services rendered.

Policy Highlights

- All services provided by the insured are covered
- Claims made policy
- Broad policy form
- Defense within the limits of liability
- Can be written on project specific or owner controlled basis
- Premium as low as \$2,500 limits to \$50,000,000

Other Coverage Enhancements

- Contractors Pollution Liability can be endorsed on claims made or occurrence basis
- Punitive damages coverage
- Innocent insured coverage
- Coverage for liability imposed by environmental laws
- Project coverage up to a five year term

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