

UNSUPPORTED EXCESS



Westchester Environmental offers Unsupported Excess (carrier writing in an excess position and not writing the primary coverage) for environmental risks. The underlying policy(ies) must include one of the two following coverages: contractors pollution liability (CPL) or site/premises pollution liability (PPL), and must be written with a market with minimum A.M. Best Rating of A-, and Financial Strength Rating of VII.

Coverage and Key Features/Advantages:

- \$25 million Limit Capacity
- Flexible carve outs and endorsements (Project specific excess needs, specific covered exposures)
- Multi-year policy terms available for monoline CPL or Site Pollution liability towers
- Ability to consider ventilated unsupported excess on select risks
- Strong financials to protect your clients' liability exposure – A++ (Superior) by A.M. Best

Attachment point:

- Preferred attachment point of \$5,000,000 and higher (\$1,000,000 attachment point available on select risks)

ELIGIBLE CLASSES OF BUSINESS

- Environmental Contractors & Environmental Consultants
- Non-Environmental Contractors
- Product Manufacturers and Distributors
- Fixed Site Properties
- Environmental Energy Contractors and Consultants

Restricted Classes:

- Excess policies that do not include environmental coverage (contractors pollution liability (CPL), or site/premises pollution liability (PPL))
- Geotechnical Consultants
- Architects and Engineers (non-environmental)
- Critical aircraft or spacecraft parts, critical automobile parts or products, including more than 10% automotive aftermarket products
- Critical railroad products
- Products explicitly produced for landfills
- Consumer products

- Pesticides
- Metal mining activities
- Closure post-closure, or reclamation guarantees
- Cost Cap
- Hydraulic fracturing
- Oil & gas exploration drilling

Submission Requirements:

- Copies of underlying quotes and/or binders including copies of all underlying specimen forms (not including Employers Liability, or Foreign Liability)
- Environmental Supplemental Application
- Auto exposure base information-number of vehicles by type, garaging location and radius of travel (if auto is to be included in schedule of underlying)
- Projected revenues and payroll
- Currently valued loss runs from past 5 years

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