

BEACON



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COVERAGE FOR ENERGY-RELATED RISKS

*This information is designed to give you a quick overview of the coverage and how it works.
Please call 1-800-596-2156 with any further questions.*

Overview of energy-related coverages:

Oil & Gas risks are always in a state of dynamic change, adapting to the needs of their clients and the insurance requirements placed upon them. Our markets have the ability to write the General Liability, Auto, Excess, and Broad Form Pollution (for both Contractors or Site, as needed), as well as the Transportation Pollution.

Why is Pollution coverage important to energy-related risks?

- Transportation Pollution Liability covers the gaps that are left by an Auto pollution endorsement or exclusion.
- Broad form Contractors Pollution Liability is so much more than sudden & accidental pollution: Clean up costs, Completed Operation coverage, Actions Over coverage, "by or on behalf" wording, and punitive damages.
- Broad Form Site Pollution: Clean Up costs, First and Third Party triggers, Natural Resources Damages, Punitive Damages, and new coverage for pre-existing conditions.

Optional coverage enhancements:

- Transportation Pollution for the insured's over the road exposures.
- Blanket Waiver of Subrogation, Additional Insureds, and Primary Non-contributory wording.
- Professional and Products Pollution, as needed by individual risks.
- Excess policies that go over underlying Pollution and Professional, in addition to General Liability.

Who buys it?

- Pipeline Contractors and Operators
- Refinery Contractors
- Oil & Gas Servicing Contractors
- Vacuum Truck Services
- Blending and Mixing facilities
- Refineries (natural gas, crude, refined products)
- Salt Water Disposal
- Haulers of any placard use
- Manufacturers of any product whose failure would cause a pollution loss.
- Distributors of any product whose failure would cause a pollution loss.

Cost and applications:

- Premiums start at \$2,500.
- Limits are available up to \$100,000,000.
- Required Applications:
Please contact Beacon Hill Associates at (800) 596-2156 or info@b-h-a.com for more information.

