

BEACON



HILL
ASSOCIATES INC



Contact Information:

Toll-free (800) 596-2156
Fax: (434) 979-8964
Email: info@b-h-a.com
Website: www.b-h-a.com

Corporate Mailing Address:

P.O. Box 1532
Charlottesville
Virginia 22902

Offices Located In:

Charlottesville, Virginia
Atlanta, Georgia
Plano, Texas
Denver, Colorado

dba in California as:

Beacon Hill
Insurance Services
License #0C84253

PACKAGED INSURANCE FOR ENVIRONMENTAL FACILITIES

*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.*

What are packaged environmental coverages?

Packaged environmental programs combine various lines with a shared limit and/or aggregate. Examples include General Liability and Premises Pollution; General Liability, Premises Pollution, and Transportation Pollution Liability; General Liability, Premises Pollution, and Contractors Pollution Liability; and other combinations. Combining these coverages can create a substantial cost savings for the client.

How does it work?

- Coverage is based off of the CGL Coverage Part.
- Package will also cover Site Specific Pollution Liability and Over the Road Pollution exposures.
- Packages can then add Contractors Pollution Liability/Professional Liability (sharing the same limit). Applies if insured is performing any contracting/consulting work off site for clients.
- Separate Follow Form Excess policy available.
- Coverages are written with combinations of triggers, depending on options selected.
- Various retentions depending on lines chosen.
- All coverages share one aggregate.
- Separate Business Auto policy for insureds' fleets is also available for both hazardous and non-hazardous hauling exposures.

Who buys it?

Environmental oriented facilities of all types, including:

- Industrial facilities
- Recyclers
- Storage sites
- Landfills
- Warehouses
- Manufacturers

Cost and applications:

- Packages currently cost as little as \$5,000.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.
- Required Applications:
Please go to the Applications section of our Web Site (www.b-h-a.com) to download the application.

