

# INFRASTRUCTURE POLLUTION POLICY FORM FOR INFRASTRUCTURE PROJECTS

An exclusive, competitive solution designed to protect all stakeholders from the catastrophic environmental risk pertaining to hard infrastructure projects (roads / bridges / airports / rail / ports) including Public-Private Partnerships.

CAPACITY: Up to \$25,000,000 each Pollution Condition / \$25,000,000 aggregate. Higher limits available (if required).

POLICY TERM: Up To 10 Years (PLL Coverage Part); Up to 13 years (Policy + Completed Operations (CPL Coverage Part)).

EXCLUSIVITY: Policy Form may be accessed through the RT Environmental and Construction Professional Practice (ECP).

**KEY COVERAGES:** Provides full sudden / accidental and gradual pollution coverage, third party bodily injury, property damage (including natural resource damages), emergency response costs and defense.

**Coverage A:** Contracting Services Pollution Liability Coverage - Occurrence **Coverage B:** Covered Location Pollution Liability Coverage - Claims-Made **Coverage C:** Non-Owned Location Pollution Liability Coverage **Coverage D:** Crisis and Reputation Management Expenses Coverage

#### STAKEHOLDERS

Named Insureds may include developer, owner, general / prime contractor Scheduled or Blanket Additional Insureds may include - all subcontractors; governmental entity

### **ENGINEERING / DUE DILIGENCE**

Third Party Engineering Firm to provide:

- 1. Project environmental engineering summary report / document
  - b. Incorporates all available project due diligence
  - c. Includes a corridor database along the project right of way to fill in data gaps
- 2. Document list

Engineering Fee: Up to \$1,500 (fully earned at inception) will apply.

### **INFORMATION REQUIREMENTS**

- 1. Name / Address of First Named Insured (Entity Signing Contract)
- 2. Project Scope of Work including Construction Values and Term
- 3. Project Location (address / longitude & latitude Point A to Point B)
- 4. Available Environmental Due Diligence (i.e., Phase I Environmental Site Assessments (ESA) / Phase II ESA; Remedial Action Work Plan; Geotechnical Reports or Soil Management Plans), if applicable

## CONTACT

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The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. RT Environmental & Construction Professional, a division of R-T Specialty, LLC (RT), a subsidiary of Ryan Specialty Group, LLC, provides wholesale brokerage and other services to agents and brokers. RT is a Delaware limited liability company based in Illinois. As a wholesale broker, RT does not solici insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: R-T Specialty Ilsurance Services, LLC License 0G97516. © 2021 Ryan Specialty Group, LLC