



Westfield Specialty

# Environmental

[ your client's Contractor's Pollution and Professional Liability customized solution ]

## Target Classes

Westfield Specialty Environmental has a broad appetite and the ability to underwrite any size account. Target classes of business include but are not limited to the following:

### Services & Operations

- Contractors
  - Artisan/Specialty contractors
  - Environmental contractors
  - General contractors
- Construction managers

### Projects

- Alternative energy
- Commercial
- Healthcare
- Hospitality
- Industrial
- Infrastructure
- Multi-family residential
- Municipal
- Retail
- Tenant improvement

## Coverage Highlights

All-inclusive coverage that every contractor needs and can be customized to fit their requirements.

- Occurrence-based Contractor's Pollution Coverage
  - First- and third-party transportation and non-owned disposal site (NODS) coverage
  - Mitigation expense
  - Pollution protective
  - Broad pollutant definition including legionella, mold, and silt & sediment
- Contractor's Professional Coverage
  - Rectification expense
  - Professional protective
  - Broad professional services definition including technology services
- Enhancements
  - Supplemental defense limits and coverages provided outside the limit
  - Blanket AI, PNC, WOS included in form where required by contract
  - Automatic renewal provision provided by endorsement
  - Sudden & Accidental Site Pollution coverage for owned location

## We offer:

- Standalone CPL or combined CPL/PL with premiums commensurate to the size and hazard of the risk
- Practice or project policies
- Primary or excess capacity
- Limit capacity: \$10M
- Policies written on non-admitted paper with a group rating of "A" (Excellent) by AM Best

## Our Team

The Westfield Specialty Environmental team has the perfect mix of environmental and insurance industry experience. The Environmental team leverages their experience and knowledge from both industries to bring a level of unmatched underwriting expertise to clients. Our best-in-class environmental underwriting team understands the operational and service risks, as well as the financial impact facing clients each time a new project commences, or a contractor-related professional liability exposure exists.

Our people make a difference by utilizing their industry experience and underwriting ability to deliver superior service and creative coverage solutions to our clients.





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## Our Points of Difference

- AM Best Rating of A XV
- A+ Issuer Credit Rating (ICR)
- Westfield Specialty is a member of Westfield which has \$2.9 billion in combined surplus\*
- A responsive team of underwriters with decades of proven success
- Sector experience — we only write business segments we fully understand
- Lasting alliances with the most sophisticated retail and wholesale brokerages in the industry

\* Westfield is a trade name for the Ohio Farmers Insurance Company and its subsidiary insurance companies.

## Westfield Specialty Will Always be Your Client's Most Vocal Advocate

**We deliver:**

- Timely service worthy of our claims satisfaction score of 95%. This includes thorough and professional management of every claim to minimize reputational risk and tenacious follow-through to ensure each claim is resolved with the best possible outcome.
- Transparent collaboration — with every client, broker, and participating insurer.
- Skilled dispute resolution, regardless of complexity or time required.
- A wide range of risk management insurance solutions so every client has choice and flexibility.
- Claims trend analysis and regular reporting to support more informed decisions.
- Responsive planning to allow for adjustments as needed.

## Key Contacts

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▶ Ready to  
Get Started?

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CLAIMS INBOX: [WestfieldEnvironmentalClaims@westfieldgrp.com](mailto:WestfieldEnvironmentalClaims@westfieldgrp.com)

[ For more information, visit [westfieldinsurance.com/specialty](http://westfieldinsurance.com/specialty) ]