

EXCESS & SURPLUS LINES



TOKIO MARINE
SPECIALTY

ENVIRONMENTAL CASUALTY PACKAGE (E-PAC)SM - QUICK REFERENCE GUIDE

ENVIRONMENTAL CASUALTY PACKAGE (E-PAC)SM

Target Classes:

Revenues from \$250,000 up to \$50M

- Environmental Contractors and Consultants:
 - Soil & Groundwater
 - Air Pollution Control
 - Asbestos, Lead, Mold, Radon
 - Wetlands, Habitat, Habitat Restoration, Endangered Species
 - Storage Tank Removal, Installation, and Design
 - Landfill Construction
 - Emergency Spill Response
 - Industrial Cleaning Services
 - Environmental Laboratory Service
 - Drillers specializing in Environmental Sampling and Groundwater Well Construction
 - Expert Witness
- Solar Contractors and Consultants
- Green and Alternative Energy Contractors and Consultants
- Limited Onshore Oil/Gas Field Consultants and Contractors

Prohibited Classes:

- Traditional Architectural & Engineering Risks
- Miscellaneous Professional Risks
- Mining Engineering or Mineral Resource Consulting
- Geotechnical Engineering or Consulting
- Oil/Gas Engineering Risks
- "Over-the-hole" or "Down-hole" Oil/Gas Field Contracting Risks
- Off-shore Oil/Gas Risks
- Manufacturing or Distribution Risks

Minimum Premium:

- Primary Coverages (CGL/PL/CEC): \$2,500
- Follow Form Excess: \$2,000

Limits:

- Primary Coverages (CGL/PL/CEC): Up to \$5M per occurrence, claim or incident and \$5M aggregate
- Excess Follow Form Coverage: Up to \$10M
- Combined Primary Package and Excess Limits cannot exceed \$11M

Deductible/SIR:

- Minimum \$2,500

Terms:

- Annual
- Project Coverage - Up to a three-year term available for project policies. Completed operations or extended reporting period also available for up to 10 years or out to the statute of repose

Available Coverages:

State-of-the-art, flexible policy package that can be structured to meet the insured's specific needs

- General Liability coverage for operations and premises (Occurrence or Claims-made)
- Professional Liability Coverage (Claims-made only)
- Contractors Environmental Coverage (Occurrence or Claims-made)
- Transportation
- Non-owned Location coverage (for disposal sites)
- Premises Environmental Coverage (for Shop/Yard Locations)
- Image Restoration
- Emergency Expense
- Mold coverage available on a Claims-made or Occurrence basis
- Illicit Abandonment
- Protective
- Mitigation

ABOUT US

Company Profile

Tokio Marine Specialty Insurance Company (TMSIC) is an Excess & Surplus lines commercial insurance carrier serving specialized industries in all 50 states, Washington, D.C. and the U.S. Virgin Islands. TMSIC is a member of Tokio Marine Group. Based in Japan, Tokio Marine Group has more than 30,000 employees in 39 countries and is ranked within the Top 20 life/non-life insurance company groups in the world based on market capitalization.

TMSIC is also an affiliate of Philadelphia Insurance Companies (PHLY). For over 50 years, PHLY has offered specialized property & casualty and professional liability products for niche markets nationwide. TMSIC and PHLY share ratings of "A++" (Superior) from A.M. Best Company and "A+" from Standard & Poor's. TMSIC was created in 2012 to serve as the excess & surplus lines platform for all Tokio Marine Group subsidiaries operating in North America, including PHLY.

Tokio Marine Specialty Industries

Contractors
Environmental
Hospitality
Manufacturing
Real Estate/Habitational
Retail
Excess Coverage

CERTAIN RISKS MAY NOT BE SUITABLE FOR EXCESS AND SURPLUS LINES AND/OR ARE REQUIRED TO BE WRITTEN ON AN ADMITTED BASIS. ADMITTED COVERAGES MAY BE AVAILABLE FROM PHILADELPHIA INDEMNITY INSURANCE COMPANY, AN AFFILIATE OF TOKIO MARINE SPECIALTY INSURANCE COMPANY AND A MEMBER OF TOKIO MARINE GROUP.



A Member of the Tokio Marine Group

Tokio Marine Specialty Insurance Company, a member of the Tokio Marine Group, is an authorized excess and surplus lines insurance carrier in all states and D.C. Tokio Marine Specialty Insurance Company is not licensed or admitted in any jurisdiction except Delaware where it is a domestic insurer licensed to write surplus lines. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2018 Tokio Marine Specialty Insurance Company, All Rights Reserved.

To Be a Good Company



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