

Nautilus Environmental Combined Policy Coverage Highlights and Sales Tool Nautilus Insurance Company (A.M. Best Rating A+ XV)

Occurrence-based Commercial General Liability (CGL) Coverage:

Coverage A: Bodily Injury and Property Damage

Coverage B: Personal and Advertising Injury Liability

Coverage C: Medical Payments

Occurrence-based Contractor's Pollution Liability (CPL) Coverage:

Coverage D: Contractors Pollution Liability Coverage

- Definition of Property damage includes damages to natural resources

Claims-Made Professional Liability (PL) Coverage:

Coverage E: Professional Liability

Coverage F: Microbial Substance Contractors Pollution Liability

- CPL coverage for microbial substances includes fungus, mold, plus bacteria/ category 3 water
- Coverage provided on a "presence of" basis does not require a pollution release, escape, dispersal to trigger

Coverage G: Microbial Substance Professional Liability

- Cleanup standard set to IICRC S520 Standard & Reference Guide for Mold Remediation trigger

Policy Benefits Include:

- Eliminates irresolvable coverage gaps between separately purchased GL and CPL policies
- Policy is designed to comply with the insurance requirements of most franchise organizations plus the networks of Alacrity, Crawford, Nexxus, etc.
- In house claims department committed to the environmental industry
- Managing General Agent with a veteran staff of environmental insurance industry veterans who invented the original mold contractors pollution liability policy in the late 1980's
- Quick response times: quotes can be turned around as fast as four hours if needed



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* This highlight sheet does not reflect the true coverages outlined in your quote, it is only a representation of the offerings the program could provide All Rights Reserved- 2015



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continued

Policy Features and Extensions

- Bailees coverage endorsement available
- True follow form excess policies available
- Third party site pollution coverage available
- Transportation Pollution Liability coverage included
- Blanket Non-Owned Disposal Site Coverage included
- Blanket Waiver of subrogation for additional insured(s) included
- Blanket Primary and non-contributory coverage for the additional insured included
- Blanket ongoing operations & completed operations coverage for Additional Insured(s) included
- No property damage to your work exclusions on the pollution liability coverage form
- No subcontractor restrictions
- No separate CPL exclusions for lead, asbestos, or silica

New Coverage Enhancements!

◦ RestorPac Endorsement*

- Voluntary Property Damage
 - \$50,000 coverage for unintentional damage of property of others
- Lost Key Coverage
 - \$25,000 coverage lost keys, adjustment of the locks for new keys, and New locks if necessary
- Enhanced Supplementary Payments
 - \$5,000 for the cost of bail bonds required because of accidents or traffic law violations
 - \$500 for time off work while assisting Berkley in investigation or defense of a claim
- Additional Insured – Lessor of Leased Equipment
 - Provides coverage to owners of equipment which is leased by the insured
- Additional Insured – State or Governmental Agency
 - Provides coverage to agencies who have issued a permit and which requires to be named as Additional Insured
- Amendment of Definition 3. Bodily Injury
 - Now includes coverage for medical monitoring

* includes coverage for voluntary PD, Lost Key, enhance supplemental payments, lessor of leased equipment AI, state and government AI, expanded BI definition

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