# Environmental Consultants Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



## OVERVIEW

Environmental consultants face both professional errors and pollution claims from site work, so most carriers write a combined professional and pollution policy priced on revenue by service.

## WHAT'S COVERED

**Professional liability**
Errors in assessments, reports and designs.

**Contractors pollution**
Releases caused during drilling or sampling.

**General liability**
Injury and property damage at client sites.

**Legal defense**
Defense of claims from clients and regulators.

**Subcontractor work**
Coverage for work you hire out, when scheduled.

**Good to know**
Firms that do Phase I reports for lenders should expect questions on report standards and reliance letters.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Work done before the retroactive date
- × Guarantees of cleanup cost
- × Fines and penalties

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- Revenue by service
- Professional licenses (PE, PG, CIH)
- Sample client contract
- List of subcontractors
- Current policy and retro date

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

**800-616-3490** **info@societiesinsurance.com**

**societiesinsurance.com/environmental-consultants/**

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