

WHAT IS IT?

The Environmental program is Schinnerer's professional liability coverage for a wide array of environmental consultants. We also offer commercial auto, directors & officers, employment practices, fiduciary, general liability, umbrella and worker's compensation to these firms.

WHO IS IT FOR?

The Environmental program is designed for a wide range of environmental consultants such as, archeologists, biologists, consulting engineering firms, consulting soil scientists, corrosion engineers, ecologists, environmental protection specialists, erosion control engineers, geologists, hydrologists, industrial hygienists, lead paint inspectors, natural resource managers, testing labs, toxicologists, wetland consultants and many others.

THE SPECS

Availability: In all states, the District of Columbia and U.S. Territories

Minimum Deductible: \$1,000

Minimum Premium: \$1,000

Limits: Up to \$20 million

Coverage: Admitted, with an A rated carrier

WEB RESOURCES

www.PlanetENV.com

www.PlanetENV.com/apps.html

www.PlanetRiskManagement.com

www.PlanetENV.com/toolbox.html

WE UNDERSTAND ENVIRONMENTAL FIRMS

Risks and exposures in the environmental industry are unique. The challenges are complex, difficult to remedy and often go beyond the typical exposures faced by other design professionals. Your success depends on an insurance program that will keep pace with your needs. Our experience, broad coverage and risk management resources are customized to meet the specific needs of environmental firms. And if you ever have a claim, an experienced, dedicated claims specialist will handle it for you.

WHY CHOOSE SCHINNERER?

Broad Coverage:

- Pollution coverage for all services
- Retroactive coverage available for eligible firms
- Incident reporting at the insured's option
- No exclusions for mold, asbestos or EIFS
- Multi-year policies available for eligible small accounts

Experience:

- Schinnerer has written specialty insurance for over 50 years

Risk Management:

- Risk management and loss prevention services provided at no additional charge

Help is Nearby:

- Dedicated, local E&O claims specialists can take the hassle out of claims
- Toll free helpline for advice before an issue becomes a claim

QUESTIONS YOU MAY HAVE

Do I have to be a large firm to qualify for the program?

No. Our clients include some of the largest environmental firms, as well as start-ups and one or two person firms. Whether you're a small firm employing only a few people or a larger firm with many employees, you will have access to our innovative coverage and useful risk management information.

Does Schinnerer's professional liability policy form include general liability coverage?

No. Schinnerer's form contains errors and omissions coverage and pollution incident coverage. We do offer general liability coverage to most of our environmental clients on a case by case basis. Many of our insureds/applicants can obtain general liability and other lines of P&C coverage through our DesignOne program.

Must there be a licensed professional on staff in order to qualify for coverage?

No. A firm is not required to have a professional engineer or professional geologist on staff to qualify for coverage through our program although we do require a minimum requisite experience in order to be eligible.

Do you offer payment plans?

Yes. We offer a payment plan consisting of three payments (40% down and two subsequent payments of 30% each) for premiums greater than \$5,000.

SUBJECT MATTER EXPERTS

Matt McWilliams

Matthew.McWilliams@Schinnerer.com

301-961-9833

Brandon Perry

Brandon.Perry@Schinnerer.com

301-951-9763