



The Environmental Liability Insurance Program

The First Step Toward Controlling Your Environment.

The risks associated with the environmental industry can be as varied and unpredictable as the environment itself. Whether you're an independent consultant specializing in natural resources, an engineer designing solutions to environmental contamination, or a contractor preparing a site for construction, professional and pollution liability coverage helps minimize those risks, allowing you to concentrate on the job at hand.

At Schinnerer and CNA, we understand those risks. That's why we've designed coverage that addresses a broad range of environmental concerns, while remaining focused on your specific needs. Your policy is backed by knowledgeable claims representatives who have years of experience in the environmental and construction industry.



Professional Liability: Who Qualifies and What It Includes.

Our professional and pollution incident liability policy offers coverage to a broad spectrum of engineering and consulting firms including archeologists, biologists, botanists, ecologists, hydrologists, geologists, testing labs, wetland consultants and other firms that work with natural resources or pollution exposures.

The Schinnerer and CNA program also provides professional and pollution incident liability coverages for firms that:

- Specialize in professional services for hazardous and toxic waste projects
- Design and implement environmental solutions or
- Perform drilling, monitoring or maintenance activities on remediation projects
- Provide environmental reports, studies and permitting services

Professional Liability provides more than just peace-of-mind. This insurance not only pays judgment costs in the event of an unfavorable settlement, it also helps ease the burden of a lawsuit by paying claims and defense costs. After all, even fraudulent claims cost your business money.

With Schinnerer and CNA, two of the most respected firms in the industry, you get much more than just coverage. You get extras such as circumstance reporting, tools for risk management and you may even be eligible for our risk mitigation credit. As a policyholder, you'll be represented by some of the most experienced, dedicated claims reps in the industry, people who know environmental hazards and what to do about them. And even before you become a policyholder, our dedicated underwriters are taking the time to look at your business to help you obtain the coverage you need.

Out of the Office. Into the Real World.

When we say we have broad coverage, we mean it. Our environmental liability E&O policy includes:

- Coverage for Pollution incidents that arise out of design or activities
- Alternative forms of project delivery – including construction management and design/remediate
- Protection for failure to detect the faulty workmanship of others
- Retroactive coverage available for eligible firms
- Blanket joint venture coverage for insured's legal liabilities
- Available limits from \$250,000 to \$10 million – higher limits may be available upon request
- Low deductible starting at just \$2,000
- Low minimum premiums from \$1,500
- Punitive damages coverage helps to take the worry out of the adverse affect of a large judgement
- Basic policy excess over project-specific policies
- Automatic 90-day coverage for newly acquired subsidiaries
- Coverage for ADA/FHA/OSHA claims; You'll have help responding to regulatory or administrative actions brought under these regulations as a result of your professional services
- Defendant's reimbursement coverage up to \$7,500 per claim
- Worldwide coverage
- Free pre-claims assistance and circumstance reporting
- Risk mitigation credit for eligible firms
- A broad definition of professional services. By adding the words "scientists" or "technical consultants" to our definition of professional services, coverage is provided to a broader range of professionals, such as software programmers, lab technicians, project managers, construction managers and others.
- Automatic waiver of subrogation with a written agreement
- Consent to settle

DesignOne. Designed for You.

Your firm may be eligible for DesignOne – a comprehensive insurance program designed to protect your business from the unexpected. Providing property, general liability, worker's compensation, business auto, umbrella, and employment practices, DesignOne can work in conjunction with your professional and pollution incident liability to help protect your business.

Call for More Information.

To select an environmental liability program that makes sense for your firm, contact your independent insurance agent or broker. Or contact us directly at:

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Two Wisconsin Circle

Chevy Chase, MD 20815-7022

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Visit our websites at: www.Schinnerer.com www.PlanetENV.com

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