

Environmental Strength Chart



Comprehensive, Yet Flexible Coverage

Our versatile program offers two coverages crucial to all environmental consultants:

- Professional Liability
- Pollution Incident

Many environmental consultants may also qualify for one or more coverages in our DesignOne program:

- General Liability
- Commercial Auto
- Financial Coverages: D&O, EPLI, Fiduciary
- Property & Casualty Packages
- Umbrella
- Workers' Compensation

We can tailor an insurance package to address your individual requirements. Providing flexible coverage is part of our service.

Coverage Advantages

Our professional policy offers these advantages:

- A broad definition of professional services. Scientists and technical consultants are part of our definition of professional services, so you know these professions are covered.
- Pollution incident coverage is automatically included. You are protected against pollution incidents arising from design-build and construction management exposures.

- Coverage for ADA/FHA/OSHA claims. We'll help you respond to regulatory or administrative actions brought under these regulations as a result of your professional services.
- Punitive damages are covered. Where allowable by law, you are protected against the adverse affects of a large judgment.
- A practice policy that works with project policies. If a project policy is in effect and a claim is made, the practice policy only pays what is in excess of the project limits. You are protected against being included against your will in an owner's program.
- Additional coverages. These include 90-day coverage for newly acquired entities, international coverage for projects and an extended reporting period. Compare our coverage and risk management benefits to the competition. You'll see why Schinnerer and CNA have been the industry leaders in professional liability for nearly 50 years.
- A Risk Mitigation Credit. Eligible firms may reduce deductibles by up to 50% with a maximum of \$25,000.
- Waiver of subrogation. Available when there is a written agreement to waive such rights prior to a claim or circumstance.

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Superior Service & Long-Term Experience

- Quick response to your urgent business needs. For most new applications, we provide a response within 24 hours. Questions? Call or email us. We'll get back to you the same day.
- Experienced underwriters. Because our underwriters receive intensive training, they're experts at understanding the risks associated with environmental consultants and engineers.
- Stability and longevity. With 50 years experience insuring the construction industry and ten years in environmental insurance, Schinnerer and CNA have proven they're here for the long run.

Innovative Risk Management And Loss Prevention

- Pre-claims assistance—right from the start. Coverage automatically includes pre-claims assistance and circumstance reporting to protect your client even before an official claim is filed—without affecting the limit of liability.
- Personal contract reviews. Our expert risk managers will review contracts for professional liability issues to help prevent you from taking responsibility for other parties' mistakes.
- Educational publications. Contract review guides, subject-specific advisories and more are available on the website in our extensive library. Clients also receive *Guidelines*, our bi-monthly risk management publication. View it at: www.PlanetENV.com.
- Continuing education. Choose from our national seminar series for tips from our experts or take our online continuing education course, VEPOne. Both resources help earn CE credits.

Personalized Claims Handling

- Claims representatives. Ours average 20 years of experience and are located in most major cities for your convenience.
- Your opinion matters. We don't settle claims without your consent. And if you need one of our experienced claims attorneys, we'll help you select the counsel most appropriate for your needs.

For more information on Schinnerer's Environmental Program, contact us at 301-961-9800, or visit www.PlanetENV.com.