

*Get experience on your side*



## **Contractors and Consultants**

**Environmental Package  
Insurance**



# Contractors and Consultants



## Why you should choose ENCON's Environmental Package Insurance

As a contractor or consultant, you play an important role in the outcome of a construction or remediation project, and you can be held directly accountable for the impact your actions have on the environment. Allegations of errors, omissions and negligent acts in the performance of insured services can occur without warning, which may cost you and your business dearly, both financially and in terms of your reputation.

ENCON's Environmental Package Insurance for Contractors and Consultants is a combined coverage policy that will specifically address allegations of pollution liability, as well as errors and omissions, and general liability exposures. The policy is designed to protect your company against these threats, whether or not they have merit.

With ever-increasing frequency of litigation resulting in larger damage awards, it's more crucial than ever to safeguard your business. You should consider the Environmental Package Insurance if your company provides any of the following services:

- **construction and/or environmental remediation/abatement**
- **design remediation**
- **Phase 1, 2, 3 and 4 environmental site assessments**
- **environmental consulting and engineering**
- **response action/emergency spill response**
- **above ground or underground storage tank installation or maintenance**
- **demolition**
- **new construction, renovation or rehabilitation of water treatment plants**



## Discover the ENCON difference

Your company can benefit from the security of ENCON's 40+ years as one of Canada's leading providers of liability insurance to contractors and consultants. With ENCON, you'll be certain that your company's assets and business are well protected by affordable and flexible insurance programs. Our combined coverage policy provides extensive liability protection, while helping to avoid gaps in coverage, which may occur when purchasing separate commercial general liability, pollution liability, and errors and omissions insurance policies.

An ENCON insurance policy provides far more than just coverage for defence, settlement or judgment costs. Our entire team – from your broker to our industry analysts – is dedicated to providing smooth, efficient service and ongoing support to you.

### **We offer:**

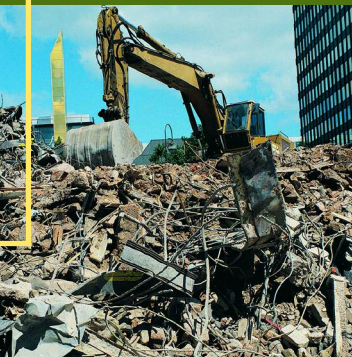
- occurrence form commercial general liability
- claims-made form errors and omissions
- under the pollution liability policy section, the following are included:
  - claims-made or occurrence form
  - coverage for sudden and gradual pollution conditions
  - third party bodily injury and third party property damage, including cleanup costs caused by pollution conditions resulting from covered operations
  - \$250,000 limit for Emergency Remediation Costs
  - incidental transit coverage included in the coverage agreement

- Supplementary Payments are included in the coverage agreement and do not reduce the limit of liability (certain conditions apply)
- deductible does not apply to Supplementary Payments
- mould coverage is available
- automatic extended reporting period of 30 days applicable to the policy sections of the wording written on a claims-made basis
- efficient and accurate processing of applications, quotes and certificates of insurance
- efficient and effective claims service
- the security of first-class, Canadian-licensed insurers

## Get ENCON's experience on your side

Liability insurance is an integral part of any risk management program for contractors and consultants – and ENCON is your ideal partner. As one of Canada's industry leaders, we provide our clients with specialized insurance products and an extensive network of legal counsel, adjusters and experts skilled in loss prevention and defence.

ENCON is committed to ongoing research and development of new ideas and programs specifically designed for contractors and consultants. By getting the right experience on your side, you will safeguard both your company's assets and reputation, while minimizing any interruption in the day-to-day operation of your rapidly-changing business.





## Claims service

Naturally, we hope that you never have to find out just how well we manage our clients' claims. However, be assured that ENCON is renowned for the efficient and effective defence of our clients.

The depth of our team of analysts, adjusters and legal counsel ensures that your claims are managed proactively, from your first contact with us. Regardless of the complexity of your claim, we have access to some of the best advice in the business.

Where claims take the form of lawsuits, ENCON tries to resolve the situation through discussion, negotiation, mediation and arbitration. It's our experience that this approach can help settle claims effectively, while respecting the privacy and confidentiality of your firm and its employees.

You can be certain that ENCON will work with you to achieve the best possible result, with the least possible inconvenience to you. You can be confident knowing that you can continue to manage your business without worrying about managing your claim.

# Protect your business and ensure your peace of mind

ENCON's experts are dedicated to providing the most current and competitive products, designed specifically with the unique needs of contractors and consultants in mind, delivered to you through our Canada-wide broker network.

Talk with your broker today about your commercial general liability, pollution liability, and errors and omissions needs.

**For more information, or a competitive quote, please contact your broker.**



This brochure is for illustrative purposes only and is not a contract. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

As a leading managing general agent in Canada, ENCON Group Inc. develops and administers insurance programs and distributes them through a nationwide network of independent plan advisors and brokers to individuals, professionals, organizations and employers.

**ENCON Group Inc.**  
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