



Environmental
Overview of Products

Expertise and experience making a difference



Strength of Specialization

Great American Insurance Group roots back to 1872 with the founding of its flagship company, Great American Insurance Company. Through the wars, weather and worries for nearly 150 years, customers have trusted us to protect what matters most to them. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities. Our innovative and specialized insurance solutions are designed to serve niche marketplaces that we know well. With our deep expertise and substantial financial strength, we have laid a foundation of success that has stood the test of time.



Great American Environmental Division

Within the Environmental Division, we recognized the need for an exclusive focus on effective management of environmental risks that could threaten the financial security of the businesses we serve. Our division follows the same business model that structures every division at Great American: deep expertise within a specific niche of the insurance industry, this **strength of specialization** has enabled our company to grow into an industry leader.

What Sets Us Apart?

What makes Great American's Environmental Division so GREAT? In addition to industry-leading coverage provided to our policyholders, the added services and staff of insurance professionals, who are experts in underwriting, technical industry topics, risk management and claims resolution, truly distinguish us among the industry.

As only a handful of carriers who have served the environmental sector for more than a dozen consecutive years, the professionals at Great American Environmental take pride in their commitment to service excellence, technical expertise and the responsiveness needed to provide your clients with comprehensive risk management.

Interested in learning more about the type of ancillary benefits Great American Environmental can provide to you and your clients?

We encourage you to visit our [services page](#)!



ENVIRONMENTAL

Environmental Insurance Product Offerings

With a long-standing commitment to providing the support and services you deserve, it's our priority to offer expert guidance and helpful resources to assist in best serving your clients. We offer a comprehensive portfolio of environmental insurance products including:



Premises Environmental Liability

Significant pollution events can be financially threatening and harmful to the operations of a business and the company's reputation. Our premise policy provides protection against environmental liability resulting from pollution conditions associated with a covered location.



Special Risks Enhancement

Our latest policy enhancement that offers site-related pollution coverage on a primary basis, using our Premises Environmental Liability Insurance policy, for classes of business that may have higher exposure due to the nature of their operations.



Indoor Air Quality and Mold

Mold litigation continues to be an issue throughout the country, resulting in costly verdicts against contractors, property owners and insurers. Our Indoor Air Quality and Mold Liability Insurance policy can help keep your clients safe against lurking mold dangers.



Commercial Lender

A lender's objective is to facilitate a mutually beneficial relationship with clients to help them achieve their business goals. But what happens when a borrower fails to honor their obligation to repay the lender? Our Commercial Lender policy is specifically tailored to protect secured creditors from liability arising out of pollution conditions at the insured real estate. Check out our [Commercial Lender product video!](#)



Contracting Services Environmental Liability

Let's face it, the construction industry is tough! Through day-to-day operations, contractors may experience bottom line-threaten situations that could result in extensive cleanup costs and legal expenses. Our CSE policy can help protect your clients against costly risks by offering specialized coverage.



Contracting Services Project Specific Environmental Liability

A variety of accidents and environmental exposures have the potential to obstruct project development and cause financial setback. Our CSP policy offers financial protection for contractors when an unforeseen issue arises on the job site.



Professional and Contracting Services Environmental Liability

While some insurance policies offer protection for certain types of professional related issues, many exclude them completely. Fortunately, our PCM policy can offer the coverage needed for professional and contracting services to reduce liability and protect their bottom line.

Closure and Post-Closure Financial Assurance

Financial assurance is proof of financial security (cash and non-cash) to guarantee the responsible party can cover the cost of complying with environmental objectives. Our CPC policy provides financial assurance mechanism to meet the needs for closure and/or post-closure costs of a regulated waste facility.

Excess Environmental Liability

Covers loss in excess of the underlying limits of insurance to any customer class that has purchased a primary environmental liability insurance policy subject to an underwriting review of the exposures and the primary policy terms and conditions.


Underwriting Services & Marketing Resources



Tailored to fit the changing needs of today's businesses, our expert underwriters can meet specific demands by crafting a manuscript policy that is tailored to the particular needs of an insured that the client may require of insurance to satisfy contract and coverage requirements. With a long-standing commitment to providing the support and services you deserve, it's our priority to offer expert guidance and helpful marketing resources to assist you in best serving your clients.

Our strategy remains unchanged as we continue to embrace our truly collaborative underwriting process that has been the cornerstone of the Environmental Division since day one. *Services may include:*

- Direct access to obtaining environmental coverage through our easily accessible [Applications and Forms](#) process.
- Expert [underwriting guidance and policy-handling](#) from start to finish.
- Access to webinars and trainings lead by environmental industry professionals are included with a policy.
- Variety of [coverage programs](#) and [policy enhancements](#) developed to protect unique business sectors from environmental exposures.
- Offer admitted paper via deregulation and large risk exception; Paper in all 50 states on E&S basis.

- Manuscript policy forms for [tailored coverage](#) written exclusively for the environmental risks exposed in clients' business operations.
- Custom brokerage marketing materials.
- [In-house engineering](#) that can assist in developing and evaluating risk management programs to complement and enhance the insured's environmental coverage.
- Direct insight to over 30 [specialty property & casualty insurance lines](#).
- Streamlined process with a responsive and efficient policy turnaround time as all underwriting authority is exclusively within the Environmental Division.
- Customer satisfactory surveys and [GREAT AMERICAN REWARDS](#) program to recognize the feedback and hard work brought forth by our collaborative business relationships.
- Strong team of underwriting professionals who carefully evaluate the impact of new [environmental regulations and emerging contaminants](#) may have on certain business operations.
- Environmental Broker/ Agent Tool Kit for educational guidance and helpful resources to assist in best serving your clients' needs.
- Long-standing commitment to serving the environmental industry for over a [dozen consecutive years](#).
- Extensive [Claims Scenario Library](#).
- Educational tools and resources to better understand the environmental exposures clients of all sorts may face in their line of work, including:
 - [Interactive Riskopolis](#)
 - Informative environmental [product videos](#) 
 - [Technical whitepapers](#)
 - [Industry risk trends](#)
 - Fact sheets for all products – visit our various product pages!

[Contact us](#) for more information on our underwriting department and how our core products and services enable business to effectively and efficiently manage risks that can threaten their financial security.

Claims Handling & Technical Support

Let's face it – accidents can happen where potentially costly claims and lawsuits may follow. Our claims team understands what this can mean to an insured and the threat an environmental incident can pose to profitability when your clients are faced with a claim or lawsuit. Our winning combination of experience, technical support and resources assures we can provide high-quality service while addressing the ever more stringent regulatory and legal environment in which we operate.

Our Claims Process

We are proud to be a relationship-focused organization. This is demonstrated throughout the entire claims process with our team. When your client reports a potential claim, they will automatically be assigned a specific claims professional who will handle all their claims needs. This claims professional works with the insured throughout the entire claims process – allowing us to develop a hands-on relationship and rapport with our insureds.

As we continue to grow and expand our team, you can continue to expect experience, prompt communication, efficiency and professionalism throughout the entire claims experience. We take pride in providing value added risk control services to current and prospective insureds through our network of specialty vendors, representing diverse capabilities and experience in a variety of environmental areas. *Services may include:*

- Highly skilled network of experienced [environmental defense counsel and consultants](#).
- Exclusive in-house team of claim professionals licensed in almost all jurisdictions.
- Cost effective, and personal attention to each [claim situation](#).
- [Claim Scenario Library](#) that provides helpful materials ranging from downloadable handouts to interactive riskopolis, walking through the variety of exposures that may be financially threatening to clients' business operations.
- [Water Management Plan](#) (Legionella Prevention).
- Training - Mold, Legionella, ACM/ LBP, [Environmental Regulations, Phase I & II Awareness](#) (Online and in-person).
- Storm Water Plans and [Best Management Practices](#).
- Remediation Cost and Strategy Reviews.
- Direct access to report a [formal claim notice](#).
- [Response & React Program](#)
 - When emergencies do happen, Great American's Environmental Division offers a [24-hour emergency response service](#) that can put policyholders in touch with a nationwide network of environmental response and remediation professionals.
 - These professionals are proven experts and recognized leaders in the emergency response industry with the added benefit of pre-established rates and project costs.
- Environmental Reserve Evaluations.
- Assistance in the development of management plans and trainings related to water intrusion and mold or microbial matter issues.
- Assistance in the development of management plans and trainings related to asbestos and lead based paint issues.
- Assistance in the development of SPCC plans and trainings related to storage of chemicals at a facility.

If you have any questions about our claims process or technical support resources, please visit our [contact page](#), and a member of our team will reach out to you shortly!



Environmental

GAIG.com/Environmental

Main Office
397 Eagleview Blvd.,
Suite 100
Exton, PA 19341

Field Offices
Boston
New York
Los Angeles

Protecting hundreds of
niche industries with **expert**
insurance solutions.

Great American
Insurance Company

110+ years
with an **A** or better
rating by
A.M. Best

301 E. Fourth St.
Cincinnati, OH 45202
1-888-828-4320

for all the *great* you do®

For agent/broker distribution only. A.M. Best Company "A+" (Superior) rating affirmed on September 11, 2019. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage examples are for illustrative purposes only. All coverage is subject to underwriting. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC, and Great American E&S Insurance Company, an OH domiciled surplus lines company eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2020 Great American Insurance Company. All rights reserved. 5491-ENV (06/20)