



## Environmental & Energy Division

### TOP 5 REASONS TO PARTNER WITH OUR ENVIRONMENTAL SPECIALISTS



#### TECHNICAL EXPERTS

Jencap's brokers are environmental professionals that happen to sell insurance. They have meaningful experience as environmental consultants and geologists, which gives our agency partners a significant advantage when working a deal with us. We don't have generalist brokers—our team has worked every angle of the environmental industry and knows it inside and out.



#### MARKET ACCESS

Partnering with Jencap provides access to specialized environmental markets and exclusive programs. We have the premium volume, carrier clout, and long-tenured relationships with the best environmental carriers in the industry. From monoline options to packaged solutions and everything in between, Jencap has you covered.



#### DEDICATED TEAM

Relationships are really important to us, and it's difficult to form a meaningful underwriting relationship if you talk to someone different every time. Jencap's Environmental & Energy Division has assigned underwriters based on an agent's geography so you always know who to contact.



#### THOUGHT LEADERS

Providing a comprehensive quote that matches your clients' unique needs is only part of the equation. You have to understand the market trends and the inherent need for each and every coverage proposed, so you can educate your insured and sell that quote. Our brokers regularly create meaningful content for our agents—sharing commonly missed coverages, legislative changes, industry trends and more.



#### ONE-STOP SHOP

Jencap is a powerful one-stop-shop platform. We offer industry-leading brokerage, binding authority, and program solutions for every risk type. If you have an environmental risk or a risk that needs environmental coverage, contact Jencap.

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## ENVIRONMENTAL PRODUCTS INCLUDE:

- **Monoline Environmental Products**
  - Contractor's Pollution Liability (CPL)—  
We have no appetite restrictions, we can insure any contractor. We can also offer this coverage on either a Practice basis, or Project-Specific including Pollution Wrap Ups (OCIP and/or CCIP).
  - Contractor's Pollution Liability with E&O (CPL E&O)— Focused on contractors, general contractors/construction managers, environmental engineers and consultants
  - Pollution Legal Liability (PLL)
  - Underground Storage Tank (UST)
  - Storage Tank Liability
- **Combined Environmental Package Products**
  - Environmental Contractors and Consultants, solar installation contractors, and alternative energy contractors/developers/consultants—WC, GL/CPL/PL, XS, Auto, Property (IM)
  - Industrial Product Manufacturers—WC, GL/PLL, XS Auto

## EXCLUSIVE ENVIRONMENTAL PROGRAMS INCLUDE:

- **Site Pollution Liability**
  - Jencap has a niche program that offers monoline Site Pollution Liability for a broad range of classes. The program is specifically designed for manufacturing, distribution, residential apartment buildings, commercial office buildings, condos and more (almost any type of real estate asset). It's a non-admitted, A+XII rated program available in all 50 states.
- **Storage Tank Program**
  - Jencap offers a superior underground and aboveground storage tank program with quick quoting turnarounds, customizable policy terms, and much more. This cost-effective risk management tool satisfies Financial Responsibility (FR) requirements without tying up operating cash flow. The program targets convenience stores, municipalities, retail real estate, hospitals and more.
  - Coverage benefits include a dedicated defense limit, strategic response coverage, and emergency response services.

## ENVIRONMENTAL BINDING AUTHORITY

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# Environmental & Energy Division

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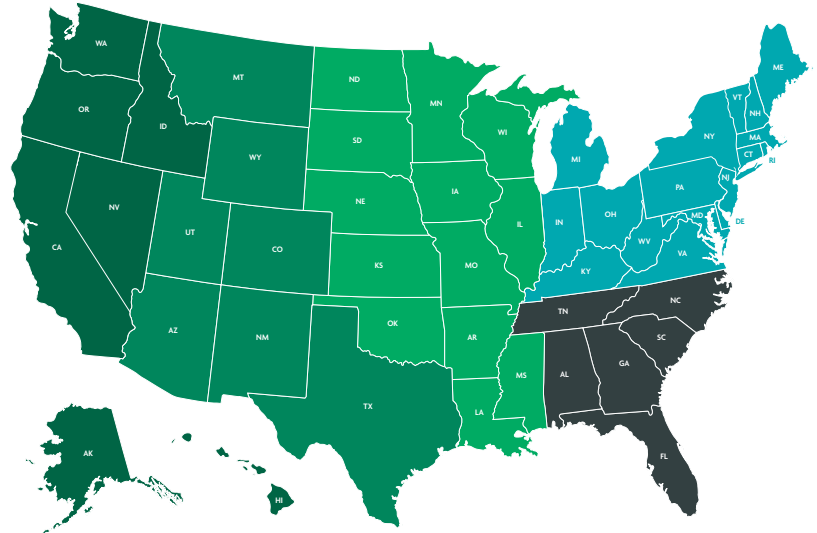
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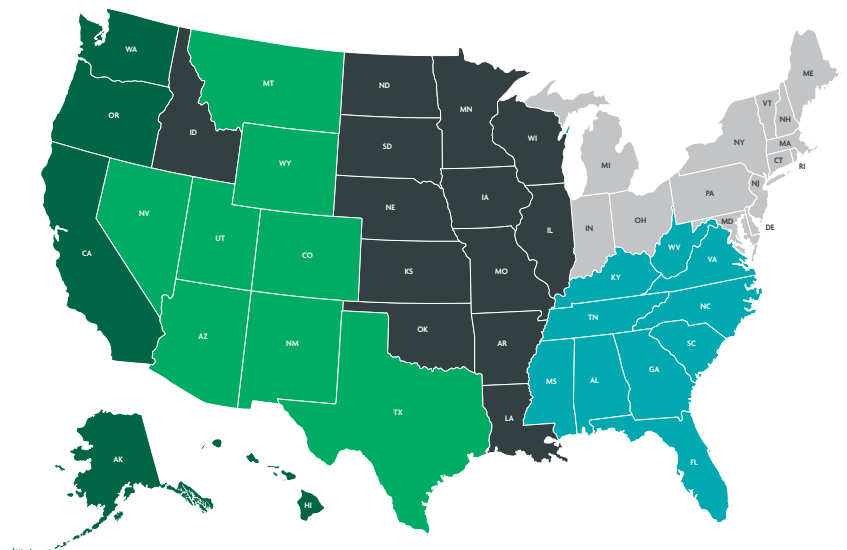
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# Environmental Knowledge Check

## THE INSURED

The insured installs plastic liners inside railroad cars to protect the cars from chemical residue during transportation. After installation, the lined cars are transported to various customers to load their chemicals.

## COVERAGE GAP IDENTIFICATION

The insured currently holds a general liability policy and is evaluating additional pollution coverages needed to address the risks associated with their product.

Key exposures the insured must address include:

- **Product vs. Contracting Services**  
The insured is concerned whether the work performed will be classified as a product exposure or a contracting service exposure.
- **Transportation Incidents**  
The liners travel long distances by rail and are vulnerable to losses resulting from transportation-related incidents.
- **Third-Party Site Exposure**  
The liners often sit in rail cars stationed at various third-party locations across the country, exposing the insured to potential third-party claims.

## JENCAP'S SOLUTION

Jencap views the insured's exposures holistically, not as a narrow product liability issue. A combined environmental package directly addresses every major risk and removes any uncertainty about how claims may be triggered.

Recommended actions:

- **Include Contractors Pollution Coverage**  
Address both work and product exposures by adding contractors pollution coverage within the policy.
- **Manage the General Liability Property Damage Deductible**  
Monitor the deductible closely to control potential property damage claims at third-party sites linked to the product.
- **Include Products Pollution Coverage**  
Protect against pollution conditions caused by product failure that could result in bodily injury, property damage, or cleanup costs.
- **Include Transportation Pollution Coverage**  
Cover the risk associated with liners in transit, regardless of who arranges transportation.