



**CENTURY
INSURANCE GROUP®**
MEMBER OF AMERITRUST GROUP

ENVIRONMENTAL BUSINESS OWNERS POLICY

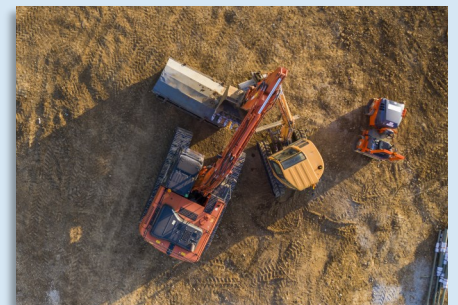


Environmental Business Owners Policy (EBOP):

- Is a one-of-a-kind insurance product that provides a comprehensive and competitive policy for your small to mid-size environmental contractors, consultants and engineers with gross receipts up to \$5M.
- Includes Property and Inland Marine, along with all the best in class coverages you have come to expect from Century Environmental.
- Provides limits for each coverage that can be increased as needed (see Property coverage limits table for more details).
- Takes all the guess work out of what coverages to provide when quoting.

For more information contact your Century Underwriter:
centurysurety.com/environmental

A First of Its Kind
Comprehensive,
Competitive
Insurance Product
for Environmental
Contractors,
Consultants &
Engineers



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Building & Business Personal Property

The Following Additional Coverages & Coverage Extensions Are **Automatically Included:**

Debris Removal	\$50,000 additional expense
Preservation of Property	Included in Building and/or BPP Limit(s)
Glass Expense	Included in Building and/or BPP Limit(s)
Fire Department Service Charge	\$25,000*
Collapse	Included in Building and/or BPP Limit(s)
Water Damage, Other Liquids, Powder or Molten Material Damage	Included in Building and/or BPP Limit(s)
Business Income	\$500,000
Extended Business Income	Included in BI Limit
Extra Expense	Included in BI Limit
Civil Authority	Included in BI Limit
Pollution Clean Up & Removal	\$50,000*
Increased Cost of Construction	\$10,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Electronic Data	\$10,000
Interruption of Computer	\$10,000
Limited Coverages for Fungi, Wet Rot or Dry Rot	\$15,000
Outdoor Signs	\$5,000
Inside Premises Money & Securities	\$5,000*
Outside Premises & Securities	\$5,000*
Money Orders and "Counterfeit Money"	\$2,000*
Forgery or Alteration	\$5,000
Employee Dishonesty	\$5,000*
Coverage Extensions & Descriptions	Applicable Limit
Newly Acquired or Constructed Property	\$250,000 building coverage each building/\$100,000 business personal property coverage each building
Personal Property Off-Premises	\$2,500
Outdoor Property	\$1,000
Personal Effects	\$2,500 per premises
Valuable Papers and Records	\$10,000
Accounts Receivable	\$10,000
BPP Temporarily in Portable Storage	\$25,000*

* Limits may be increased for a charge. Reducing limits is not permitted.

Optional Inland Marine Coverage: One Policy, Multiple Coverage Parts

The following Inland Marine coverages can be added to EBOP:

- Contractor's Equipment
- Installation/Builders Risk

ISO Based Contractor's Equipment form with the following additional coverages automatically included:

Debris Removal	\$10,000 additional expense
False Pretense	Per Occurrence: \$25,000
Rewards	Per Occurrence: \$10,000
Additional Acquired Property	Per Occurrence: \$50,000
Employee Tools and Clothing	Per Occurrence: \$5,000 Per Employee: \$1,000
Fire Department Service Charge	Per Occurrence: \$10,000
Fire Extinguishing Systems Recharge	Per Occurrence: \$10,000
Pollution Cleanup & Removal	Aggregate Limit: \$25,000
Rental Reimbursement	Per Occurrence: \$10,000 Per Day: \$500 72 Hour Waiting Period
Trailers & Contents	Per Occurrence: \$25,000
Optional Contractor's Equipment Coverage	
Equipment Borrowed from Others	Per Item: \$1,000 Per Occurrence: \$10,000
Equipment Leased or Rented from Others:	Per Item: \$1,000 Per Occurrence: \$10,000
Waterborne	Per Item: \$1,000 Per Occurrence: \$10,000

Contractor's Equipment Deductible: \$1,000

Optional Inland Marine Coverage: One Policy, Multiple Coverage Parts

Installation Floater

Installation Coverage	
Job Site	\$50,000
Additional Installation Coverage	
Debris Removal	\$10,000 additional expense
Rewards	Per Occurrence: \$10,000
Testing	Per Occurrence: \$50,000
Extra Expense	Per Occurrence: \$25,000
Fire Department Service Charge	Per Occurrence: \$10,000
Fire Extinguisher Systems Recharge	Per Occurrence: \$10,000
Preservation of Property	Per Occurrence: \$10,000

Century's Environmental Underwriting Team

Request a Quote: environmentalquotes@centurysurety.com

Eric Timm

VP Special Risks
614.823.6321

etimm@centurysurety.com

Nick Champoux, AINS

Senior Underwriter
614.543.7416

nchampoux@centurysurety.com

Terry Anderson

Underwriter
614.839.7567

tanderson@centurysurety.com

Cole Grieshop

Underwriter
614.543.7441

cgrieshop@centurysurety.com

Miranda Sutton

Underwriter
614.543.7400

msutton@centurysurety.com

Andrew Kelly

Assistant Underwriter
614.543.7391

akelly@centurysurety.com

Chayla Pleasant

Assistant Underwriter
614.543.7708

cpleasant@centurysurety.com

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