



ENVIRONMENTAL INSURANCE

Durham and Bates is a leader in providing risk management services to commercial and institutional clients. Our strengths include insurance, loss control and risk management strategies for both environmental and non-environmental businesses. Our environmental insurance experts supplement our traditional services, analyzing the unique risks presented by your operations. With knowledge of your exposures and of the insurance products available, we tailor a program to provide specific coverage required to protect your company's assets and meet your other business objectives.

Why Purchase Environmental Insurance?

Most businesses purchase environmental insurance to address specific exposures that could impose significant financial risks upon the entity. The most significant exposures are (1) liability for bodily injury or property damage to third parties; (2) expenses incurred to investigate the sources and extent of environmental impairment and (3) clean-up costs, including ongoing monitoring. Coverage can be negotiated for specific operations or locations and can be arranged to facilitate real estate transactions or business merger, acquisition or divestiture activity.

What can our environmental specialists do for you?

Drawing upon our relationships with the industry's top environmental insurance carriers, the Durham and Bates environmental specialists help businesses understand challenging environmental issues and the products available to mitigate the uncertainty associated with environmental liability exposures.

Our programs can include superior environmental risk management services, such as engineering and environmental assessments, that help companies manage clean-ups and mitigate losses.

Coverages available include:

- Contractors' Pollution Legal Liability
- Commercial Property Redevelopment Pollution Policy
- Environmental Consultants Environmental Liability
- Environmental Consultants Professional Liability
- Environmental Contractors' Pollution Legal Liability
- Non-Owned Disposal Site Liability
- Site Pollution & Remediation Legal Liability
- Pollution Legal Liability for Designated Sites
- Project Specific Pollution Liability
- Products Pollution Legal Liability
- Property Transfer Pollution Legal Liability
- Remediation Costs Stop Loss
- Storage Tanks Liability
- Transporters' Pollution Legal Liability

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