



SWG ENVIRO

Comprehensive Environmental Insurance Solutions

Safeguarding Canadian Contractors and Businesses

In today's world, environmental liabilities pose significant risks to contractors and businesses. Protecting against these risks is crucial to ensure the sustainability and success of operations. SWG Enviro offers specialized insurance products designed to shield contractors from the financial and legal repercussions of environmental incidents, providing peace of mind and security.

Key Features and Coverage

Our Contractors' Environmental Insurance (CEI) policy is designed to cover a wide range of environmental risks:

- **Pollution Losses:** Coverage for both sudden and gradual pollution incidents.
- **Client Protection:** Automatically includes coverage for clients of the insured, as required by contract.
- **Regulatory Compliance:** Covers clean-up costs enforced by regulatory bodies and compensation for third-party property damage.
- **Natural Resource Damages:** Protection against damages awarded for harm to natural resources.
- **Legal Costs:** Includes punitive damages, civil fines, and penalties where insurable by law.
- **Emergency Response:** No financial sub-limit on coverage for all reasonable and necessary costs to mitigate emergency impacts within the first 72 hours of discovery.



Optional Coverage Enhancements

Enhance your policy with additional coverage options tailored to your specific needs:

- **Retroactive Coverage:** For historic work.
- **Transported Cargo:** Protection for transported goods.
- **Waste Disposal:** Coverage for non-owned disposal sites.
- **Professional Services**
- **Separate Project Specific Limits Available**
- **Crisis Management:** Coverage to help manage public relations.

Contractor Operations Covered

Our policy covers a wide range of contractor operations, including:

- Asbestos & Mold Abatement
- Demolition & Restoration
- Waste Collection & Transportation
- Fuel Tank Installation & Removal (Above and Underground)
- Pesticide/Herbicide Application
- General Contractors
- Mobile Mechanics, Welders, Millwrights
- HVAC Including Heating Oil
- Road Construction & Maintenance
- Non-Oil & Gas Drilling
- Septic Installation, Servicing & Pumping
- Hazardous Transport (Fuel/Chemicals)
- And many more



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Storage Tank Environmental Insurance

Comprehensive Coverage for Storage Tanks

Our Storage Tank Environmental Insurance (STEI) policy provides extensive coverage for both Above-Ground Storage Tanks (ASTs) and Underground Storage Tanks (USTs). This policy is designed to protect against the environmental risks and liabilities associated with storage tanks, ensuring that your operations remain secure and compliant with regulatory standards.

Key Features and Coverage

Our STEI policy provides comprehensive coverage for storage tanks and their integral components:

- **Pollution Losses from Integral Components:** Coverage extends to integral piping, pumps, fill points, vapor recovery systems, vents, containment systems, dispensers, and ancillary equipment.
- **Pollution Losses:** Coverage for both sudden and gradual pollution incidents.
- **Regulatory Compliance:** Covers clean-up costs enforced by regulatory bodies and compensation for third-party property damage.
- **Natural Resource Damages:** Protection against damages awarded for harm to natural resources.
- **Legal Costs:** Includes punitive damages, civil fines, and penalties where insurable by law.

Additional Coverage Options

Enhance your policy with additional coverage options tailored to your specific needs:

- **Transported Cargo:** Coverage for refilling and fuel deliveries.
- **CGL and Property Coverage:** For common storage tank operations such as gas stations and service stations.
- **Premises Environmental Insurance (PEI):** Extends coverage to environmental claims on, at, under or migrating from the insured's premises, not just storage tanks.

Storage Tank Operations Covered

Our policy covers a wide range of storage tank operations:

- Gas Bars, Service Stations, and Convenience Stores
- Bulk Fuel Terminals
- Truck-Stops
- Marinas
- Airports
- Auto Dealerships and Car Rental Agencies
- Farms
- And many more