



## **Oil and Gas Coverages – Land Based Operations**

### **Commercial General Liability**

- Protects energy contractors, consultants and engineers, manufacturers, and distributors of energy products or products that can give rise to liability issues
- Offer both occurrence and claims made
- Action over coverage

### **Pollution Liability**

- Protects energy contractors, consultants, and manufacturers
- Time element coverage offered via a Sudden, Accidental, and Abrupt Pollution endorsement to the GL
- Gradual coverage offered on a claims made basis through the Contractors Pollution Liability or Environmental Impairment Liability coverage parts
- Products pollution available on a claims made basis via the Environmental Impairment Liability coverage part

### **Professional Liability**

- Targets energy consultants and engineers
- Claims made and reported coverage offered

### **Follow Form Excess**

- Excess of the CGL, pollution and professional liability coverage, including auto liability and employers liability
- Minimum Underlying Limits
  - Auto: \$1M CSL
  - Employers Liability: \$1M/\$1M/\$1M

## **Target Classes**

### **Professionals & Consultants**

Observe & Report Oilfield Consultants

Energy Safety Training or OSHA training (classroom only)

Pumper/Gauger

Landmen

Reservoir Engineers/Geologists

Mud Loggers

Drilling Fluids Engineer

Non Destructive Testing & Inspection Services  
Pipeline Consulting  
Seismic/Geophysical Surveys  
Pipeline Inspection  
Measurement While Drilling – Electrical Log Analysis

**Contractors**

Equipment Installation & Service Contractors  
Salt Water & Fresh Water Haulers  
Drilling Mud Haulers  
Salt Water Injection Disposal Facilities  
Site Prep Including Excavation Work  
Roustabout – Specified Services  
Vacuum Services  
Valve or Pump Installation/Maintenance  
Plant Turnaround/Maintenance  
Hydro Excavation  
Industrial Sandblasting & Painting Services  
Flowback Services  
Construction of Flowback & Gathering Lines (less than 6” diameter)  
Drilling Water Wells at Oilfield Locations  
Plug & Abandonment Contracting  
Over the Hole: Repair – No Welding or Critical Components  
Down Hole: Wireline Contractors – Fishing and Wireline Logging  
Lease Operators/Non Operator Working Interest -- Oil, Gas, SWD Wells & Associated Gathering Lines.

**Manufacturers & Distributors**

Oilfield Equipment Manufacturing– New Only; No Used/Refurbished Equipment  
Oilfield Surface Equipment Sales or Rental – New Only; No Used/Refurbished Equipment  
Down Hole: Sales/Manufacture/Distribution of Oilfield Surfactants & Lubricants  
Down Hole: Sales/Rental of New Equipment – No Critical Components

**Vacant Land** with Oil and Gas Wells

**Automatic Declines**

**Professionals & Consultants**

Construction/Project Management  
Design/Build – Petrochemical Facilities, Plants, Refineries  
Geotechnical/Foundation Engineering

Oilfield Staffing Agencies

Oilfield Consultants –Site Safety

Oilfield Consultants – Instruct, direct, supervise, and/or hire/fire well site personnel.

Offshore – Up to 10% of total revenues acceptable on professional exposures only.

**Contractors**

Over the Hole/Down Hole Exposures – Not Otherwise Specified

Drill Pipe and/or Tubular Goods Exposures

BOP Exposures

Acidizing Contractors

Cementing Contractors

Swabbing Contractors

Fracking Contractors

Perforating Contractors

Pipeline Construction

Submission Requirements:

Acord Application

Oil and Gas Supplemental Application

5 Years loss history

Applicant Resume