



**INDUSTRY**Edge®

# Travelers *EnergyPro*® CGL and Umbrella coverage comparison checklist



## OIL & GAS

Travelers *EnergyPro*® Commercial General Liability and Umbrella Excess Liability coverage forms are tailored specifically for the upstream oil and gas industry and are designed to address the issues affecting the industry today. Our unique, integrated coverage approach combines pollution coverage with commercial general liability or umbrella excess liability coverage in the same policy form to provide virtually seamless protection for many types of losses. How does *EnergyPro*® stack up against products offered by other insurers? See for yourself by using the following comparison checklist:

OCCURRENCE-BASED SUDDEN AND ACCIDENTAL POLLUTION COVERAGE	TRAVELERS	COMPANY B	COMPANY C
<b>General coverage features</b>			
• 30-day awareness/90-day reporting requirements, which can combine to allow up to 120 days to report the pollution incident	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Includes pollution incidents occurring at named insured's premises, such as worksites, lease sites, or shop or equipment yard locations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• On-site substances (such as saltwater) produced from or injected into any well to produce oil or gas, as part of named insured's ongoing oil or gas operations, won't trigger waste-related coverage restrictions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Pollution cleanup costs coverage</b>			
• Applies to pollution cleanup costs resulting from named insured's oil or gas operations, including drilling and well servicing operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Applies to pollution cleanup costs resulting from named insured's completed oil or gas operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• CGL includes first-party/voluntary coverage that doesn't require legal liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Coverage not separately sublimited, including the CGL first-party/voluntary coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• CGL includes below-ground incidents and below-ground cleanup	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Applies without requiring a governmental order	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Coverage not limited to designated locations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Includes named insured's non-operating working interest in oil or gas wells or leases	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Includes wet/offshore cleanup when policy is endorsed to provide wet/offshore coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OCCURRENCE-BASED SUDDEN AND ACCIDENTAL POLLUTION COVERAGE (CONTINUED)	TRAVELERS	COMPANY B	COMPANY C
<b>Pollution cleanup costs coverage (continued)</b>			
• Applies as stand-alone coverage without requiring concurrent bodily injury or property damage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Covers defense costs outside the policy limit for claims or suits seeking covered pollution cleanup costs, including civil and governmental administrative proceedings	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Provides coverage for cleanup of pollutants that result from a blowout (applies excess of any applicable control of well coverage)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bodily injury and property damage coverage</b>			
• Covers bodily injury and property damage for losses resulting from non-oil or gas operations – in addition to covering losses from oil or gas operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>CONTRACTUAL LIABILITY COVERAGE</b>	<b>TRAVELERS</b>	<b>COMPANY B</b>	<b>COMPANY C</b>
• Broadened to include named insured’s pass-through liability by eliminating the tort liability requirement from the covered contract definition	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Broadened to apply to certain damages and defense expenses for bodily injury, property damage or pollution cleanup costs that a named insured non-operator has assumed as operating expenses under a joint operating agreement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Responds to action-over claims through the exception in the employers liability exclusion for the named insured’s contractually assumed liability for covered bodily injury to its employees, including covered pollution-related bodily injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ADDITIONAL INSURED COVERAGE (AVAILABLE BY ENDORSEMENT)</b>	<b>TRAVELERS</b>	<b>COMPANY B</b>	<b>COMPANY C</b>
• Blanket endorsement responds to written contracts requiring CGL insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Automatically conforms to many key coverage requirements of written contract, such as personal injury coverage, completed operations coverage or equipment lessor coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Applies to requirements of IADC contracts requiring the operator to add the driller as an additional insured for the driller’s work performed for the operator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Louisiana (Marcel) endorsement available	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Additional insured coverage is available to meet most business relationship needs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Additional insured coverage automatically applies on a primary and noncontributory basis with respect to additional insured’s own policies for most types of covered injury or damage, if required by written contract	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ADDITIONAL KEY COVERAGE FEATURES</b>	<b>TRAVELERS</b>	<b>COMPANY B</b>	<b>COMPANY C</b>
• Coverage for bodily injury and property damage resulting from blowout or cratering	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Coverage for property damage to underground resources and equipment when policy is endorsed to provide such coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Broadened mobile rig coverage – mobile equipment definition specifies that well drilling, well servicing and well workover rigs are mobile equipment if they are not subject to motor vehicle insurance laws or scheduled as a covered auto under the named insured’s commercial auto policy. These features of the <i>EnergyPro</i> <sup>®</sup> CGL and Travelers auto policies are designed to address any uncertainty about whether these rigs are mobile equipment covered under the CGL policy or whether they are autos that should be covered under the commercial auto policy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Coverage for certain named insured servicing contractor’s well out of control and related expenses (applies excess of any applicable control of well coverage) for some of the named insured’s ongoing and completed oil or gas operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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