

## Umbrella Excess Liability Protection

### OIL & GAS

**EnergyPro**® protection for oil and gas industry customers with Umbrella Excess Liability insurance needs.

Running an oil and gas business is no simple task. Troubleshooting problems that could affect your operations should be much more of a concern to you than worrying about whether you're protected when something goes wrong. That's why we developed a portfolio of products tailored to meet your specialized needs.

Travelers **EnergyPro**® Umbrella Excess Liability coverage is designed to address the unique umbrella excess liability exposures that confront businesses operating in the oil and gas industry today. Our unique, integrated coverage approach combines pollution coverage with Umbrella Excess Liability coverage in the same policy form to provide virtually seamless protection for many types of losses.

**Travelers EnergyPro® Umbrella Excess Liability coverage has the features you'd expect from an insurance leader in the oil and gas industry, providing coverage for:**

- Bodily injury and property damage liability.
- Personal injury liability.
- Advertising injury liability.
- Optional excess automobile liability and excess employers liability.

**Additional coverage features:**

- Occurrence-based coverage, including for pollution claims or suits.
- Pollution cleanup costs coverage for sudden and accidental pollution incidents resulting from your oil or gas operations, including operations at your premises, equipment yards and work sites, if covered by the underlying **EnergyPro**® Commercial General Liability coverage.
- Pollution bodily injury and property damage coverage for sudden and accidental pollution incidents, including incidents that begin at your premises, equipment yards or work sites, if covered by the underlying **EnergyPro**® Commercial General Liability coverage.

- Includes a full 30-day knowledge period and 90-day reporting period for coverage of sudden and accidental pollution incidents.
- Contractual liability coverage, for claims for bodily injury and property damage involving pollution or other causes, including third-party action-over and pass-through indemnity claims, and certain joint operating agreement expenses assumed by oil or gas well nonoperators, if covered by the underlying **EnergyPro**<sup>®</sup> Commercial General Liability coverage.

**Also available:**

- Additional insured coverage for persons or organizations covered by the unique blanket additional insured endorsements available on the underlying **EnergyPro**<sup>®</sup> Commercial General Liability coverage.

## There's more to insurance than your policy contract

### **Travelers offers specialized services to help you prevent serious loss.**

We were the first to develop a team of risk control professionals dedicated exclusively to the oil and gas industry, and that team has become one of the most respected in the country. We bring many years of hands-on experience to your company, as well as a wealth of knowledge on the latest risk control solutions.

Specialized claims teams are available 24/7 to help you keep operating in the event of a loss. You can be assured that when you need us, we're here to help.



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