

# PRESS RELEASE

## **For Immediate Release**

Contact: Tom Ruddy  
888.855.4782  
truddy@professionalunderwriters.com  
[www.ProfessionalUnderwriters.com](http://www.ProfessionalUnderwriters.com)

1 of 3

## **Professional Underwriters Now Offering “Environmental Coverage”**

**Trooper, Pennsylvania March 11, 2005:** Professional Underwriters, Trooper Pennsylvania, has expanded its line of business to include Environmental Impairment Liability Insurance. According to Tom Ruddy, Director of Marketing “ the Environmental program is a great addition to the vast array of quality products Professional Underwriters offers through our two primary programs; Textbook Insurance for schools and Community Works Insurance for municipalities. It also is a sign that reinforces our commitment to become the nations preeminent Public Entity specialist. He adds “through our carrier partner Zurich North America, the program covers third-party liability for bodily injury, property damage, and cleanup costs as a result of a pollution event on, at, or from an insured’s covered location. It is coverage that all public entities should purchase”. Specially designed applications for the Environmental coverage can be accessed by logging on to company website at [www.ProfessionalUnderwriters.com](http://www.ProfessionalUnderwriters.com).

**“Continue”**

**Professional Underwriters Now Offering Environmental Coverage  
“Expanded Coverage Information”**

Professional Underwriters Environmental Liability Insurance additional coverages include:

- A broad definition of pollution event which renders the policy form adaptable to a wide variety of risks
- Broad form nuclear exclusion as opposed to total radioactive matter exclusion
- Deductible and “pay-on-behalf” wording rather than SIR and “indemnify wording” Automatic 60-day ERP plus optional ERP of up to three years
- No exclusions for loading and unloading at covered locations
- Voluntary payments covered for emergency action
- Natural resource damage is defined and covered
- No on-site third-party bodily injury or property damage exclusion
- No on-site third-party cleanup exclusion
- Optional Coverages include Non-owned disposal site; Transportation coverage; Underground storage tank coverage; Co-insurance available; Known pollution events; RCRA amendatory endorsements available, and defense outside the limits

**“Continued”**

## **Professional Underwriters “Expanded”**

As “The Public Entity Specialist, Professional Underwriters has built its’ company and reputation by providing specialized program services to agents, producers carriers throughout the country.

As Program Administrator for Public Entity business, Professional Underwriters uses strategic partnerships with insurance carriers and agents to achieve highly profitable and effective results. Through these partnerships, Professional Underwriters is empowered to build public entity portfolios of business that produce solid underwriting results while maximizing producer revenue.

Professional Underwriters’ **Textbook** Insurance and **Community Works** Insurance Programs are the company’s primary focus. **Textbook** was designed to meet the insurance needs of Public and Private Schools, while **Community Works** serves the Municipality and Public Entity marketplace. Both programs are supported by experienced public entity underwriters; financial strength of an A.M. Best “A” rated carrier; broad range of coverage & eligible classes; public entity loss control assessment & risk management consultations.

Professional Underwriters also serves as Program Administrator – Group Manager for New York State Public Entities Safety Group 497 and New York State School Safety Group 491.

For additional information on Professional Underwriters, Textbook and Community Works, log on to [www.professionalunderwriters.com](http://www.professionalunderwriters.com), [www.textbookinsurance.com](http://www.textbookinsurance.com) , or [www.communityworksinsurance.com](http://www.communityworksinsurance.com) .

**-END-**