

# WE'RE ENGINEERING BETTER UNDERWRITING FOR THE ENERGY INDUSTRY



If you've come up dry when looking for coverage for small to medium-size commercial oil & gas or chemical related risks, look to Energy Technical Underwriters. We've developed a package of protection that includes Property, Inland Marine, and Boiler & Machinery at one affordable premium.

ETU underwriters are engineers who are well-versed in this specialized field. They are equipped to determine the information you need via physical inspections or telephone surveys. Supplemental applications are also available to assist agents in gathering necessary information to expedite rapid turnaround of quotes.

#### Products

- ⇒ Onshore risks only
- ⇒ Property damage
- ⇒ Incidental inland marine coverage
- ⇒ Time element coverage
- ⇒ Builder's risk on target business only
- ⇒ Boiler & Machinery on selected risks

#### Target Business Profile

- ⇒ Middle market accounts, less than \$100MM TIV
- ⇒ Must be Oil & Gas or Chemical related

#### Core Businesses

- ⇒ Gas Processing Plants
- ⇒ Biodiesel Plants
- ⇒ Pipelines
- ⇒ Compressors
- ⇒ Oil Lease Property
- ⇒ Storage Terminals
- ⇒ Chemical Processing & Blending
- ⇒ Manufacturing

#### Exclusions

- ⇒ No operating drill rigs
- ⇒ No utilities or power generation

- ⇒ Processing and/or manufacturing conducted in buildings must have sprinklers (excluding metal fabrication or metalworking risk)

#### Issuing Companies

- ⇒ A domestic A XV-rated carrier
- ⇒ Lloyds of London
- ⇒ Admitted paper available on shared accounts

#### Capacity

- ⇒ \$25MM any one location

#### Wind Capacity

- ⇒ Wind coverage <15 miles from the coast is by referral
- ⇒ Harris County, TX and Louisiana wind capacity limited to ISO Class 3 business, or better and newer construction

#### Minimum Premium/Deductibles

- ⇒ Target minimum policy premium is \$10,000
- ⇒ \$5,000 AOP deductible
- ⇒ Three-day waiting period for Business Interruption
- ⇒ Lower deductibles available for incidental Inland Marine coverage

#### CLASSES OF BUSINESS

##### Oil

- ⇒ Lease properties
- ⇒ Pipelines
- ⇒ Oil Refineries
- ⇒ Oil Re-Refining
- ⇒ Oil Storage Tanks
- ⇒ Asphalt Handling
- ⇒ Biodiesel
- ⇒ Carbon Black Manufacturing
- ⇒ Oil, Gasoline Terminals/ Tanks
- ⇒ Vegetable/Animal Oils & Fats
- ⇒ Lubricating Oil Blending/Distribution
- ⇒ Waxes

# ETU COVERAGE FOR THE ENERGY INDUSTRY

## Oilfield Related Properties

- ⇒ Fabrication and Machine Shops
- ⇒ Equipment Manufacture
- ⇒ Pipe Coating

## Detergents

- ⇒ Soaps
- ⇒ Perfumes
- ⇒ Antifreeze
- ⇒ Glycerines
- ⇒ Industrial Cleaners
- ⇒ Window Washer Fluids

## Gases

- ⇒ Gas Processing & Treating Plant
- ⇒ Gas Storage Tanks
- ⇒ Compressor Stations
- ⇒ Carbon Dioxide/Dry Ice
- ⇒ Acetylene Manufacture
- ⇒ Underground Gas Storage
- ⇒ Gas Gathering & Gas Pipelines
- ⇒ L.P.G./Propane Storage/Distribution
- ⇒ Air Products/Distribution including
  - Oxygen, Hydrogen, Nitrogen
- ⇒ Aerosol Packaging/Handling

## Hazardous Waste Materials

- ⇒ Oil Recycling
- ⇒ Waste Storage
- ⇒ Solvent Recovery
- ⇒ Plastic Recycling
- ⇒ Chemical Incineration
- ⇒ Lead Battery
- ⇒ Recycling
- ⇒ Waste Water Treatment

## Chemicals

- ⇒ Petrochemical
- ⇒ Specialty Chemical
- ⇒ Chemical Mixing/Blending

- ⇒ Agricultural Chemicals, including
  - Fertilizer Storage/Manufacture
  - Household Chemicals
  - Inorganic Chemicals

- ⇒ Chemical Laboratories
- ⇒ Oil Field Chemicals

## Pharmaceuticals

- ⇒ Animal Drugs
- ⇒ Biochemicals
- ⇒ Ethical Drugs
- ⇒ Food Additives
- ⇒ Flavoring & Essences
- ⇒ Research & Development Laboratories

## Plastics

- ⇒ Injection Molding
- ⇒ Recycling
- ⇒ Synthetic Rubber
- ⇒ Resin Packaging/Handling
- ⇒ Laminates

## Paint/Varnish/Lacquer

- ⇒ Paints
- ⇒ Glues
- ⇒ Thinners
- ⇒ Pigments
- ⇒ Varnishes
- ⇒ Adhesives
- ⇒ Printing Inks
- ⇒ Dyes

## Metals

- ⇒ Cyanides
- ⇒ Phosphorous
- ⇒ Gold Processing
- ⇒ Catalyst Recovery
- ⇒ Calcium Magnesium, Lime
- ⇒ Sulfur Processing/Storage
- ⇒ Clays, Refractories, Enamels
- ⇒ Carbon & Graphite Processing
- ⇒ Salt & Sodium/Potassium Compounds