



# ONTARGET PROGRAM

The OnTarget Program provides agents with quick and easy access to industry-specific pollution information for their non-environmental contractor clients. We created this special program because we have found that there are typically two main reasons holding back insureds from purchasing environmental coverage:

*Applying for the coverage is too difficult or time consuming.*

Some business owners/managers might think the coverage application process is lengthy and involved.

*The insureds don't really believe in the exposure.*

Many clients may not have considered all of the potential problems that could occur as a result of their daily operations and/or projects.

## **What is the process to get a CPL indication with 2 hours?**

It's easy! Just send us an Acord Applicant Info and CGL application, being sure the insured's operations and gross revenue are listed. If it fits one of our current program categories, PartnerOne Environmental will send you an indication of cost and Contractors Pollution Liability (CPL) coverage.

## **But PartnerOne Environmental provides more than just an indication.**

We include a detailed breakdown of the common exposures of the class to help explain why the CPL coverage is important to the contractor. These exposure vectors address job site, contractual, transportation, and owned premises issues. We then give details on how the environmental policies work, and what they can do for the specific insured. We also include various examples of real claims that have happened to non-environmental contractors just like your insured.

The OnTarget Program gives agents the tools needed to better educate clients on the reality of environmental exposures. If a client wants to move forward, then we need our carrier's application completed in order to provide a bindable quotation. At that point, we are working with an insured who wants the CPL coverage, not one being urged to do a lot of work without understanding why.

## **Non-environmental contractors who fit the OnTarget Program:**

- General Contractors
- Plumbing Contractors
- Roofing Contractors
- Mechanical/HVAC Contractors
- Carpentry Contractors
- Electrical Contractors
- Excavation Contractors
- Interior Demolition Contractors
- Millwright and Plant Maintenance Contractors
- Street/Road and Paving Contractors
- Other non-environmental contracting classes will be considered.

### **Contact Information:**

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