

**INSURANCE COMPANIES OFFERING LEAD LIABILITY COVERAGE  
FOR LEAD HAZARD EVALUATION AND REDUCTION OPERATIONS  
AND OTHER HOUSING REHABILITATION AND MAINTENANCE ACTIVITIES**

**AS OF NOVEMBER 1, 2001**

**National Center for Healthy Housing  
10227 Wincopin Circle, Suite 205  
Columbia, Maryland 21044  
(410) 992-0712  
[www.centerforhealthyhousing.org](http://www.centerforhealthyhousing.org)**

**Notes:**

1. The information in this list was collected by the National Center for Healthy Housing through telephone interviews of the representatives indicated for each insurer known to offer lead liability coverage. Insurers that are not listed but wish to be added may do so, at no cost, by contacting the Center at the address above.
2. Users of this list should consult with the listed insurers and their insurance brokers, professional risk managers or attorneys for additional information concerning A.M. Best insurer ratings, policy limits, deductibles or self-insured retentions, minimum premiums and other key policy terms, conditions, exclusions and application requirements.
3. Neither HUD nor the National Center for Healthy Housing makes any recommendation regarding usage of any insurer, broker or policy.
4. Neither HUD nor the National Center for Healthy Housing warrants that users of this list will be able to acquire lead liability insurance from the listed insurers or, if such insurance is obtained, that coverage will be adequate for all lead liability claims and lawsuits.

**Key – Generic Abbreviations for Available Insurance Policies/Coverages**

***CGL/L – Commercial General Liability Policy with Contractors Lead Liability Endorsement***

***CPL – Contractors Pollution Legal Liability Policy, including Lead Liability Coverage***

***E&O – Professional Liability Errors & Omissions Policy, including Lead Liability Coverage***

***COMBO – Combined Policy including Commercial General Liability, Contractors Pollution Legal Liability and Errors & Omissions Coverage Parts, including Lead Liability Coverage***

***PROGRAM – Insurer will consider writing a single policy for programs in which contractors and others can be added as additional named insureds for their program-specific work***

**Insurance companies offering lead liability coverage for lead hazard evaluation and reduction operations and other housing rehabilitation and maintenance activities.**

**Insurers Listed in Alphabetical Order**

**American International Surplus Lines Insurance Company**

**Commerce and Industry Insurance Company**

c/o AIG Environmental, Inc.

175 Water Street, 12<sup>th</sup> Floor

New York, NY 10038

[www.aig.com](http://www.aig.com)

Att: Michael Giese, Assistant Vice President

(212) 458-6244

(212) 458-6526 FAX

E-mail: [michael.giese@aig.com](mailto:michael.giese@aig.com)

Att: Steve Graham, Manager (Denver, Colorado)

(303) 382-8542

E-mail: [steve.graham@aig.com](mailto:steve.graham@aig.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**American Safety Casualty Insurance Company**

**American Safety Indemnity Company**

**American Safety Risk Retention Group**

1845 The Exchange

Atlanta, GA 30339

[www.americansafetygroup.com](http://www.americansafetygroup.com)

Att: Richard Parks, Vice President

(800) 388-3647

(770) 955-8339 FAX

E-mail: [rparks@americansafetygroup.com](mailto:rparks@americansafetygroup.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**Century Surety Insurance Company**

**Evergreen National Indemnity Insurance Company**

c/o Century Insurance Group

2400 Corporate Exchange Drive, 2<sup>nd</sup> Floor

Columbus, OH 43231

[www.centurysurety.com](http://www.centurysurety.com)

Att: Christopher J. Timm, Executive Vice President

(800) 878-7389

(614) 895-2707 FAX

E-mail: [ctimm@centurysurety.com](mailto:ctimm@centurysurety.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**Insurance companies offering lead liability coverage for lead hazard evaluation and reduction operations and other housing rehabilitation and maintenance activities.**

**Chubb Custom Insurance Company**

c/o Chubb Environmental Solutions, Inc.  
233 South Wacker Drive, 47<sup>th</sup> Floor  
Sears Tower  
Chicago, IL 60606

[www.chubbsfsi.com](http://www.chubbsfsi.com)

Att: Colin Wyatt, Environmental Manager

(312) 496-1179

(312) 454-4401 FAX

E-mail: [cwyatt@chubb.com](mailto:cwyatt@chubb.com)

Policies/Coverages: CPL, PROGRAM

**Evanston Insurance Company**

**Essex Insurance Company**

c/o Investors Underwriting Managers, Inc.  
200 Schulz Drive  
Red Bank, NJ 07701

[www.investorsunderwriters.com](http://www.investorsunderwriters.com)

Att: Scott McDougall, Underwriting Manager

(732) 450-8727

(732) 224-8949 FAX

[smcdougall@markelcorp.com](mailto:smcdougall@markelcorp.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**Everest Indemnity Insurance Company**

c/o National Environmental Coverage Corporation  
747 Chestnut Ridge Road, Suite 305  
Chestnut Ridge, NY 10977-6216

[www.necc.com](http://www.necc.com)

Att: Arlene Levine, Underwriter

(800) 552-0230

(845) 425-3094 FAX

E-mail: [al\\_necc@fcc.net](mailto:al_necc@fcc.net)

Policies/Coverages: CGL/L, CPL, E&O, COMBO

**Insurance companies offering lead liability coverage for lead hazard evaluation and reduction operations and other housing rehabilitation and maintenance activities.**

**Gulf Underwriters Insurance Company**

**Atlantic Insurance Company**

**Select Insurance Company**

c/o Gulf Insurance Group

5775 Peachtree Dunwoody Road, Suite D490

Atlanta, GA 30342

[www.gulfins.com](http://www.gulfins.com)

Att: Beth Linton, Environmental Underwriter

(404) 497-7200

(404) 497-7210 FAX

E-mail: [blinton@gulfins.com](mailto:blinton@gulfins.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**Kemper Indemnity Insurance Company**

**Kemper Surplus Lines Insurance Company**

**Specialty Surplus Insurance Company**

**Lumbermen's Mutual Casualty Company**

c/o Kemper Environmental, Inc.

155 Village Boulevard, Suite 300

Princeton, NJ 08540-5743

[www.kemperenvironmental.com](http://www.kemperenvironmental.com)

Att: Tom Ferrie, Product Line Manager

(800) 679-0025, ext. 3024

(609) 936-3192 FAX

E-mail: [tferrie@kemperinsurance.com](mailto:tferrie@kemperinsurance.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**Seneca Insurance Company**

7550 Lucerne Drive, Suite 307

Cleveland, OH 44130

[www.cfins.com](http://www.cfins.com)

Att: Craig Lass, Underwriter

(440) 239-8830, ext. 224

(440) 239-8860 FAX

E-mail: [clseneca@msn.com](mailto:clseneca@msn.com)

Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM

**Insurance companies offering lead liability coverage for lead hazard evaluation and reduction operations and other housing rehabilitation and maintenance activities.**

**United Coastal Insurance Company**

233 Main Street  
PO Box 2350  
New Britain, CT 06050-2350  
(860) 223-5000  
Att: Underwriting Manager  
Policies/Coverages: CPL, E&O

**Zurich American Insurance Company**

**Steadfast Insurance Company**

1 Upper Pont Road, Building E  
Morris Corporate Center II  
Parsippany, NJ 07054  
[www.zurichna.com](http://www.zurichna.com)  
Att: Ronald Keegan, Assistant Vice President  
(973) 394-5131  
(973) 394-5194 FAX  
E-mail: [ronald.keegan@zurichna.com](mailto:ronald.keegan@zurichna.com)  
Att: Debra Hausser, Product Line Manager (Englewood, Colorado)  
(303) 224-4071  
(303) 773-1681  
E-mail: [debra.hausser@zurichna.com](mailto:debra.hausser@zurichna.com)  
Policies/Coverages: CGL/L, CPL, E&O, COMBO, PROGRAM