MontRidge
Insurance Services

ENVIRONMENTAL CONTRACTOR INSURANCE CHECKLIST

A Practical Self-Assessment for Environmental Contractors, Remediation Firms & Pollution Liability Risks

Developed by Montridge Insurance Services

This checklist was developed by Montridge Insurance Services to help environmental contractors identify common insurance and risk management topics that may deserve additional review before they become costly claims.

Whether your company performs environmental remediation, hazardous material removal, spill response, industrial cleaning, underground storage tank work, asbestos or lead abatement, environmental consulting, or related services, this checklist is designed to provide a practical starting point for reviewing your insurance and risk management program.

HOW TO USE THIS CHECKLIST

- Simply check Yes, No, or Not Sure for each statement below.
- There are no right or wrong answers.
- If you answer "No" or "Not Sure" to several questions, it may be a good time to review your insurance program, contracts, or risk management procedures with your insurance advisor.

SECTION 1 – BUSINESS OPERATIONS

Our insurance program reflects the environmental services we perform today.	☐ Yes	☐ No	☐ Not Sure
We notify our insurance advisor before adding new services, equipment, or project types.	☐ Yes	☐ No	☐ Not Sure
We understand the environmental exposures associated with our operations.	☐ Yes	☐ No	☐ Not Sure
We review our operations regularly as our business grows and changes.	☐ Yes	☐ No	☐ Not Sure

SECTION 2 – CONTRACTS & RISK MANAGEMENT

We review insurance requirements before beginning every project.	☐ Yes	☐ No	☐ Not Sure
We understand when our contracts require Pollution Liability Insurance.	☐ Yes	☐ No	☐ Not Sure
We verify subcontractor insurance before they begin work.	☐ Yes	☐ No	☐ Not Sure
We review Certificates of Insurance before entering a jobsite.	☐ Yes	☐ No	☐ Not Sure

SECTION 3 – ENVIRONMENTAL LIABILITY & INSURANCE

We understand the difference between General Liability and Pollution Liability Insurance.	☐ Yes	☐ No	☐ Not Sure
We review our Pollution Liability coverage whenever our operations change.	☐ Yes	☐ No	☐ Not Sure
Our insurance program reflects the materials, contaminants, or pollutants we work with.	☐ Yes	☐ No	☐ Not Sure
We review project-specific insurance requirements before mobilizing to a jobsite.	☐ Yes	☐ No	☐ Not Sure

SECTION 4 – CLAIMS & LOSS PREVENTION

Employees know how to report spills, releases, or environmental incidents immediately.	☐ Yes	☐ No	☐ Not Sure
We investigate environmental incidents and near misses to improve future operations.	☐ Yes	☐ No	☐ Not Sure
We maintain written environmental response and safety procedures.	☐ Yes	☐ No	☐ Not Sure
Risk management is discussed regularly as part of our business planning.	☐ Yes	☐ No	☐ Not Sure

NEXT STEPS

This checklist is intended to help identify topics that may deserve additional review.

There is no score and no passing grade.

If you answered "No" or "Not Sure" to several questions, consider reviewing your insurance program, contracts, and environmental risk management practices with your insurance advisor.

Environmental contractors face unique exposures that often extend beyond standard liability policies. Periodic reviews can help identify potential gaps before they become costly claims or contractual issues.

WOULD YOU LIKE TO SPEAK WITH A COMMERCIAL RISK ADVISOR?

If you would like assistance reviewing your insurance program or discussing any of the topics covered in this checklist, please complete the information below.

Please select one:

- ☐ I would like to schedule a Complimentary Commercial Risk Assessment.
- ☐ I would like a representative from Montridge Insurance Services to contact me.
- ☐ Please send me future Commercial Risk Management resources, checklists, and educational updates.

CONTACT INFORMATION

Name

Company

Title

Email Address

Phone Number

Preferred Contact Method

- ☐ Phone
- ☐ Email
- ☐ Either

Additional Comments

IMPORTANT DISCLOSURE

This checklist is provided by Montridge Insurance Services for general educational purposes only.

It is not an insurance policy, insurance application, legal opinion, engineering report, or guarantee of insurance coverage. Completing this checklist does not create insurance coverage or identify every potential exposure your organization may face.

Insurance coverage depends on many factors, including policy terms and conditions, endorsements, exclusions, contractual obligations, applicable laws, and the specific facts of each claim.

This checklist should not be relied upon as legal, insurance, tax, or risk management advice. We encourage you to consult with your insurance advisor and legal counsel regarding your organization's specific insurance, contractual, and operational needs.