



# Lackner McLennan Insurance Ltd Environmental Impairment Application

## DRILLING CONTRACTORS PROGRAM

Underwritten By:  
**ELLIOTT SPECIAL RISKS LTD.**  
130 ADELAIDE ST. W., SUITE 1000  
TORONTO, ONTARIO M5H 3P5



### Contact and Mailing Information

Legal Named Insured		Contact Name		
Mailing Address:	#/Street	City	Prov.	Postal Code
Business Telephone:		Business Fax:		

### Description of Drilling Operations & Experience

Please provide a complete description of your operation, complete the estimated receipt figures below for each type of exposure.

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Please provide total number of years of experience in your trade in the following areas.

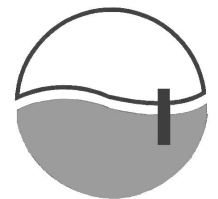
Business Owner : \_\_\_\_\_ Employed by Others: \_\_\_\_\_ Years Licensed by MOE: \_\_\_\_\_

### Breakdown of Revenue and years of Experience by Category and Operation

Category & Operation	Total estimated Yearly Revenue / Income*	Number of Years of Experience
Water Well Drilling	\$	Years
Geotechnical Drilling	\$	Years
Environmental Drilling	\$	Years
Pump Installation & Repair	\$	Years
Other Drilling (Provide complete description in remarks section)	\$	Years
Other Revenue (Provide complete description in remarks section)	\$	Years
<b>TOTAL OF ALL REVENUE</b>	<b>\$</b>	<b>*Please included all areas of revenue in your total calculation of income</b>

# Canadian Ground Water General Insurance Program Environmental Impairment

Proud Member of:



Proud Member of:



Lackner McLennan Insurance Ltd.  
423 King St. N., Waterloo, ON, N2H 2Z5  
Tel: (519)-579-3330 or (800)265-2625 Fax: (519)579-1151

**Key Personal Qualification (Drillers, Pump Installers etc.)**

Key Personnel	Qualifications, Licensing and Training

**Professional Exposure**

Do you, have you or do you plan to perform work at contaminated sites?

Yes  No

Do you act as a consultant? And if Yes, Give details and revenue from this source.

Yes  No  Revenue: \$ \_\_\_\_\_

Details: \_\_\_\_\_

Are you directly or indirectly involved with asbestos products or asbestos wastes? And if answer is Yes, please explain in detail in the remarks section or on a separate sheet.

Yes  No

Please describe any pollution claims or are you aware of any circumstances that may reasonable be expected to give rise to a claim during the last 5 years. (IF NONE PLEASE SO STATE)

Details: \_\_\_\_\_

**Company Operations**

On average how many Wells have been drilled or Jobs been completed in the following time frames;

A) At any one time: \_\_\_\_\_ B) Annually: \_\_\_\_\_ C) Last Year: \_\_\_\_\_

Are any operations performed outside of Canada? And if Yes please describe in detail.

Yes  No

Details: \_\_\_\_\_

At the time of signing this Application, are you aware of any circumstances which may reasonably be expected to give rise to a claim under these coverages?

If so, give complete details: \_\_\_\_\_

The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated.

Completion of this form does not bind coverage. It is agreed that this application shall form part of the contract should a certificate be issued.

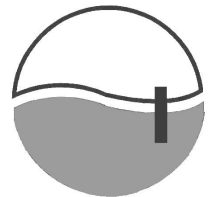
\_\_\_\_\_  
APPLICANT (Signature and Printed spelling)

By: \_\_\_\_\_ Date: \_\_\_\_\_



**Canadian Ground Water  
General Insurance Program  
Environmental Impairment**

Proud Member of:



Proud Member of:



**Additional Remarks or Information**

[Empty table area for additional remarks or information]

**Limiting Your Environmental Exposure**

*As Published in Ground Water Canada  
By: Stephen Bleizeffer*

Have you ever considered the financial risk you and your company face with each well you drill? Society today is constantly becoming more litigious. An environmental liability claim can expose you and your company to legal fees and judgement costs greater than your company's assets and personal net worth. It could even reach your limits of Environmental Impairment Liability coverage, if you have any.

It makes no sense to offer your services today, at today's drilling rates, and face unlimited risk. Your contract price and it's profit margin are a small fraction of your potential risk should things go wrong on the drilling site.

One way to balance your potential risk against your economic reward is the implementation of an Environmental Impairment Liability Insurance Policy. This Specialty form responds to Third Party Liability claims for Gradual Pollution as well as Sudden and Accidental Pollution events at the work site. This coverage, which is not included in your standard Commercial General Liability policy, is specifically designed to address a wide range of pollution hazards.

Some examples of claims or potential claims could include the events and exposures of;

- Damage to the site or drill hole from a spill of a foreign substance such as Gas, Diesel Fuel or Hydraulic Oil.
- Contamination to ground water at the drill site or an adjacent site also to include ground water drawdown.
- General Nuisance, Noise or Change in third party environment.
- Smells and other Sensory Phenomena as well as interference with or diminution of any environmental right or amenity protected by law.

The majority of claim payments from Third Party suits are generally defense-oriented in nature. These resulting defense costs have been known to escalate to unbelievable dollar figures even if you're found to be not-at-fault. It only makes sense to have your Environmental Impairment Policy pay for these potential legal costs.

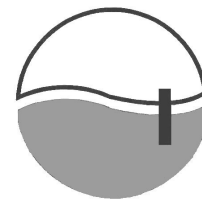
Some areas that should be addressed when arranging your Environmental Impairment Liability coverage and areas this policy should include are;

As you can see by the above, the exposure you face is greater than you may originally have thought. You may be at the mercy of any disgruntled client or member of the public who either has a legitimate claim or thinks they have and decides to file suit. By having the proper coverage in place you protect your assets and personal net worth from the possibility of it being eroded by an event you have or have no control over.



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