



INDUSTRYEdge®

Commercial General Liability Coverage

OIL & GAS

EnergyPro® protection for oil and gas industry customers with Commercial General Liability insurance needs.

Running an oil and gas business is no simple task. Troubleshooting problems that could affect your operations should be much more of a concern to you than worrying about whether you're protected when something goes wrong. That's why we developed a portfolio of products tailored to meet your specialized needs.

Travelers **EnergyPro®** Commercial General Liability (CGL) coverage is designed to address the unique exposures that confront businesses operating in the oil and gas industry today. Our specialized, integrated coverage approach combines sudden and accidental pollution coverage with industry-specific CGL coverage in the same coverage form to provide virtually seamless protection for many types of losses.

Travelers EnergyPro® CGL coverage has the features you'd expect from the insurance leader in the oil and gas industry, providing coverage for:

- Bodily injury and property damage liability
- Personal and advertising injury liability
- Medical expenses
- Limited pollution costs

Additional coverage features:

- Occurrence-based coverage for pollution-related bodily injury and property damage, including for above-ground and below-ground sudden and accidental pollution incidents.
- Coverage for limited pollution costs that the named insured voluntarily incurs or is legally obligated to incur, or that are incurred by others and that the insured is legally required to pay, for above-ground and below-ground sudden and accidental pollution incidents arising out of the named insured's oil or gas operations.
- Includes a full 30-day knowledge period and 90-day reporting period for sudden and accidental pollution incidents.
- Contractual liability coverage for pollution-related bodily injury and property damage and other claims, with provisions for third-party over action and pass-through indemnity claims, and for certain joint operating agreement expenses assumed by non-operators.

Also available:

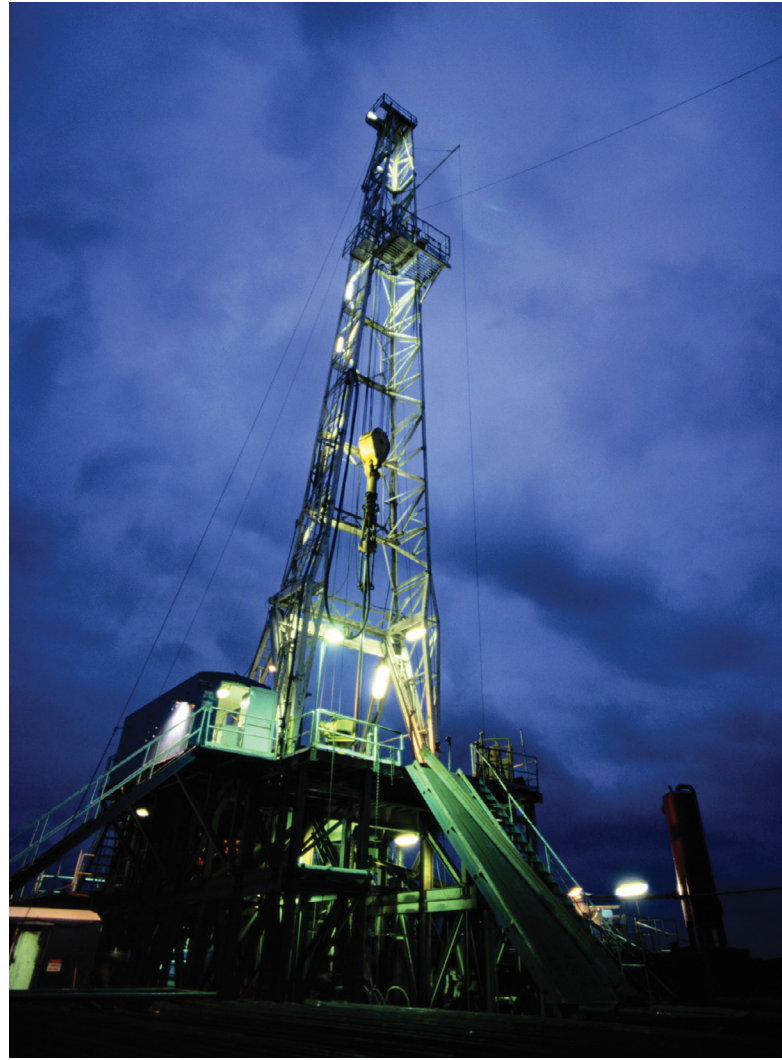
- Unique blanket additional insured endorsements that can save you time, money and aggravation by eliminating the need for most special requests to add contract drillers (as required under IADC contracts) or non-operating working interests as additional insureds.
- Coverage for certain property damage arising out of specified operations involving underground resources or equipment is available by endorsement.

There's more to insurance than your policy contract

Travelers offers specialized services to help you prevent serious loss:

We were first to develop a team of risk control professionals dedicated to the oil and gas industry, and that team has become one of the most respected in the country. We bring many years of hands-on experience to your company, as well as a wealth of knowledge on the latest risk control solutions.

Specialized claim teams are available 24/7 in the event of a loss. You can be assured that when you need us, we're here to help.



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