



INDUSTRYEdge®

Travelers *EnergyPro*® CGL and Excess Follow-Form And Umbrella Liability Coverage Comparison Checklist

OIL & GAS

Travelers *EnergyPro*® Commercial General Liability (CGL) and Excess Follow-Form and Umbrella Liability coverages are tailored specifically for the upstream oil and gas industry and are designed to address the issues affecting the industry today. Our unique coverage approach combines sudden and accidental pollution coverage with Commercial General Liability or Excess Follow-Form/ Umbrella Liability coverage to provide virtually seamless protection for many types of losses. How does EnergyPro® stack up against products offered by other insurers? See for yourself by using the following comparison checklist:

SUDDEN AND ACCIDENTAL POLLUTION COVERAGE	TRAVELERS?	COMPANY B?	COMPANY C?
General coverage features			
<ul style="list-style-type: none"> • 30-day awareness/90-day reporting requirements 	Yes		
<ul style="list-style-type: none"> • Applies to pollution incidents occurring at certain premises, such as work sites, lease sites, or shop or equipment yard locations 	Yes		
<ul style="list-style-type: none"> • On-site substances (such as saltwater) produced from or injected into any well to produce oil or gas, as part of named insured's ongoing oil or gas operations, won't trigger waste pollutant or waste site coverage restrictions 	Yes		
<ul style="list-style-type: none"> • Applies to pollution incidents involving certain substances or fluids used in the named insured contractor's operations on certain oil or gas leases or wells, injection wells or disposal wells 	Yes		
<ul style="list-style-type: none"> • Applies to pollution incidents involving the loading or unloading of certain pollutants, including saltwater, to or from autos, which is not covered by commercial auto coverage because of certain limitations in such coverage 	Yes		
Limited pollution costs coverage			
<ul style="list-style-type: none"> • Applies to limited pollution costs arising out of the named insured's oil or gas operations, including well drilling and well servicing operations 	Yes		
<ul style="list-style-type: none"> • Applies to limited pollution costs arising out of certain of the named insured's completed oil or gas operations 	Yes		
<ul style="list-style-type: none"> • CGL includes first-party/voluntary coverage that doesn't require legal liability 	Yes		
<ul style="list-style-type: none"> • Coverage not separately sublimited, including the CGL first-party/voluntary coverage 	Yes		
<ul style="list-style-type: none"> • CGL includes below-ground incidents and below-ground cleanup 	Yes		
<ul style="list-style-type: none"> • Applies without requiring a governmental order 	Yes		

SUDDEN AND ACCIDENTAL POLLUTION COVERAGE	TRAVELERS?	COMPANY B?	COMPANY C?
Limited pollution costs coverage (continued)			
• Coverage not limited to designated locations	Yes		
• Includes named insured's non-operating working interest in oil or gas wells, or leases	Yes		
• Includes wet/offshore limited pollution costs when policy is endorsed to provide wet/offshore coverage	Yes		
• Applies as stand-alone coverage without requiring concurrent bodily injury or property damage	Yes		
• Defense costs are outside the policy limit for suits seeking limited pollution costs, including civil and governmental administrative proceedings	Yes		
• Applies to cleanup of pollutants arising out of a blowout (applies excess of any applicable control-of-well coverage)	Yes		
Bodily injury and property damage coverage			
• Covers bodily injury and property damage for losses arising out of non-oil or gas operations – in addition to covering losses arising out of oil or gas operations	Yes		
CONTRACTUAL LIABILITY COVERAGE	TRAVELERS?	COMPANY B?	COMPANY C?
• Includes the named insured's pass-through liability for its customer's contractual assumption of another party's tort liability for bodily injury, property damage or personal injury	Yes		
• Applies to the tort liability of the named insured's operating agent for certain bodily injury, property damage or limited pollution costs that the named insured well non-operator has assumed as operating expenses under a joint operating agreement	Yes		
• Responds to action-over suits through an exception to the employer's liability exclusion for the named insured's contractually assumed liability for certain bodily injury to its employees, including for pollution-related bodily injury	Yes		
ADDITIONAL INSURED COVERAGE (AVAILABLE BY ENDORSEMENT)	TRAVELERS?	COMPANY B?	COMPANY C?
• Blanket endorsement responds to written contracts requiring CGL insurance	Yes		
• Automatically complies with many key coverage requirements of written contract, such as personal injury coverage, completed operations coverage or equipment lessor coverage	Yes		
• Applies to requirements of IADC contracts requiring the well operator to add the well driller as an additional insured for the driller's work performed for the operator	Yes		
• Louisiana (Marcel) endorsement available	Yes		
• Additional insured coverage is available to meet most business relationship needs	Yes		
• Additional insured coverage automatically applies on a primary and non-contributory basis with respect to additional insured's own policies for many types of injury or damage, if required by written contract	Yes		
ADDITIONAL KEY COVERAGE FEATURES	TRAVELERS?	COMPANY B?	COMPANY C?
• Coverage for bodily injury and property damage arising out of blowout or cratering	Yes		
• Coverage for property damage to underground resources and equipment when policy is endorsed to provide such coverage	Yes		
• Broadened mobile rig coverage – mobile equipment definition specifies that well drilling, well servicing and well workover rigs are mobile equipment if they are not subject to motor vehicle insurance laws or scheduled as a covered auto under the named insured's commercial auto policy. These features of the EnergyPro ® CGL and Travelers auto policies are designed to eliminate a potential coverage gap for mobile equipment	Yes		
• Coverage for specified contractor's well out-of-control costs (applies to excess of any applicable control of well coverage) for some of the named insured's ongoing and completed oil or gas operations	Yes		



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