

Excess Follow-Form And Umbrella Liability Coverage

OIL & GAS

Excess Follow-Form and Umbrella Liability protection for oil and gas industry customers.

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 Oil & Gas has designed its Excess Follow Form And Umbrella Liability coverage to address the unique loss exposures that confront businesses operating in the oil and gas industry today. Our unique coverage approach combines excess pollution coverage with excess follow-form/umbrella liability coverage to provide virtually seamless protection for many types of losses.

Travelers Oil & Gas has designed its Excess Follow-Form and Umbrella Liability coverage to include the features you'd expect from an insurance leader in the oil and gas industry, providing excess coverage for:

- Bodily injury and property damage liability.
- Personal injury liability.
- Advertising injury liability.
- Optional excess automobile liability and excess employers liability.

Additional coverage features:

- Occurrence-based coverage, including coverage for certain pollution-related bodily injury and property damage, if covered by the underlying **EnergyPro**® Commercial General Liability or auto liability coverage.
- Coverage for limited pollution costs incurred for sudden and accidental pollution incidents arising out of the named insured's oil or gas operations, including such operations at the named insured's premises, equipment yards, work sites, and leases sites, if covered by the underlying **EnergyPro**® Commercial General Liability coverage.

- Pollution-related bodily injury and property damage coverage for sudden and accidental pollution incidents, including incidents that begin at the named insured's premises, equipment yards, work sites and or lease sites, if covered by the underlying **EnergyPro**[®] Commercial General Liability coverage. Includes a full 30-day knowledge period and 90-day reporting period for sudden and accidental pollution incidents, if covered by the underlying **EnergyPro**[®] Commercial General Liability coverage.
- Contractual liability coverage for bodily injury and property damage involving pollution or other causes, including third-party action-over and pass-through indemnity claims, and certain joint operating agreement expenses assumed by oil or gas well nonoperators, if covered by the underlying **EnergyPro**[®] Commercial General Liability coverage.

Also available:

- Additional-insured coverage for persons or organizations to which insured status is granted by the unique blanket additional-insured endorsements included in the underlying **EnergyPro**[®] Commercial General Liability coverage.

There's more to insurance than your policy contract

Travelers offers specialized services to help you prevent serious loss.

We were the 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 claims teams are available 24/7. You can be assured that when you need us, we're here to help.



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