



*Thinking. Ahead.*

## Oil & Gas Insurance Program

### COVERAGES

#### **Underground Resources**

Underground Resources can be written alone or combined with Underground Equipment.

- Limits of \$250,000, \$500,000 or \$1,000,000 available
- Formations and strata are included in definition of Underground Resources
- Excess and Umbrella limits available upon request

#### **Underground Equipment**

- Limits of \$250,000, \$500,000 or \$1,000,000 available
- Definition of Underground Equipment includes wells or holes

#### **Pollution**

- Limits of \$250,000, \$500,000 or \$1,000,000 available
- Saltwater disposal wells and sediment ponds are included
- Time Element: Option to increase the standard discovery/reporting days from 7/30 days is available

- ISO exceptions including products pollution
- Excess and Umbrella coverage limits available upon request

#### **Offshore Extensions**

- In Rem
- Gulf of Mexico
- Non Owned Watercraft

#### **Additional Coverage**

- Additional Insured: Individual, Blanket, Primary, Completed Operations
- Waiver of Subrogation: Individual, Blanket
- Independent Contractors - 1099 Redefinition of Employee
- Per Project Aggregate
- Employee Benefits Liability
- Stop Gap
- Garagekeepers Legal Liability

### DESIRED RISKS

#### **Service Contractors (including but not limited to)**

- Drillers, Workover, Perforation, Swabbing, Acidizing, Wireline, Cementing, Casing Installation
- Roustabouts, Painting, Sandblasting, Cleaning, Site Preparation, Pressure Washing, Equipment Maintenance
- Pumpers, Gaugers, Welding
- Pipeline Construction, Pipe Testing, Laying of lines
- Contractors performing light non-essential service work in refineries, petrochemical and chemical plants
- **Offshore Operations**
  - Service Contractors: Painters, Janitorial, Cooks, Loggers, Rental Equipment, Machine Shops, Equipment Install and Repair
  - Limited Interest in lease operators, downhole operations

#### **Lease Operators & Non-Operators**

- Oil and Gas Well Operators
- Royalty Interest
- Non-operating working interest (NOWI)

#### **Manufacturers & Distributors**

- Products used in the oilfield including drill bits, drilling rigs, compressors, pipes, pumps, tanks, valves
- Rental equipment
- Not a market for blowout preventer devices, power tongs

#### **Consultants**

- Primarily those who observe operations in the oilfield and report back to their clients with recommendations
- Geophysical, Drilling, Completion

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