WE’RE ENGINEERING BETTER UNDERWRITING FOR THE ENERGY INDUSTRY

If you’ve come up dry when looking for coverage for small to medium-size commercial oil & gas or chemical related risks, look to Energy Technical Underwriters. We’ve developed a package of protection that includes Property, Inland Marine, and Boiler & Machinery at one affordable premium.

ETU underwriters are engineers who are well-versed in this specialized field. They are equipped to determine the information you need via physical inspections or telephone surveys. Supplemental applications are also available to assist agents in gathering necessary information to expedite rapid turnaround of quotes.

Products
- Onshore risks only
- Property damage
- Incidental inland marine coverage
- Time element coverage
- Builder’s risk on target business only
- Boiler & Machinery on selected risks

Target Business Profile
- Middle market accounts, less than $100MM TIV
- Must be Oil & Gas or Chemical related

Core Businesses
- Gas Processing Plants
- Biodiesel Plants
- Pipelines
- Compressors
- Oil Lease Property
- Storage Terminals
- Chemical Processing & Blending
- Manufacturing

Exclusions
- No operating drill rigs
- No utilities or power generation
- Processing and/or manufacturing conducted in buildings must have sprinklers (excluding metal fabrication or metalworking risk)

Issuing Company
- A domestic A XV-rated carrier
- Lloyds of London
- Admitted paper available on shared accounts

Capacity
- $25MM any one location
- Wind Capacity
- Wind coverage <15 miles from the coast is by referral
- Harris County, TX and Louisiana wind capacity limited to ISO Class 3 business, or better and newer construction

Minimum Premium/Deductibles
- Target minimum policy premium is $10,000
- $5,000 AOP deductible
- Five-day waiting period for Business Interruption
- Lower deductibles available for incidental Inland Marine coverage

CLASSES OF BUSINESS
Oil
- Lease properties
- Pipelines
- Oil Refineries
- Oil Re-Refining
- Oil Storage Tanks
- Asphalt Handling
- Biodiesel
- Carbon Black Manufacturing
- Oil, Gasoline Terminals/Tanks
- Vegetable/Animal Oils & Fats
ETU COVERAGE FOR THE ENERGY INDUSTRY

- Agricultural Chemicals, including
  - Fertilizer Storage/Manufacture
  - Household Chemicals
  - Inorganic Chemicals
- Chemical Laboratories
- Oil Field Chemicals
- Pharmaceuticals
  - Animal Drugs
  - Biochemicals
  - Ethical Drugs
  - Food Additives
  - Flavoring & Essences
  - Research & Development Laboratories
- Plastics
  - Injection Molding
  - Recycling
  - Synthetic Rubber
  - Resin Packaging/Handling
  - Laminates
- Paint/Varnish/Lacquer
  - Paints
  - Glues
  - Thinners
  - Pigments
  - Varnishes
  - Adhesives
  - Printing Inks
  - Dyes
- Metals
  - Cyanides
  - Phosphorous
  - Gold Processing
  - Catalyst Recovery
  - Calcium Magnesium, Lime
  - Sulfur Processing/Storage
  - Clays, Refractories, Enamels
  - Carbon & Graphite Processing
  - Salt & Sodium/Potassium Compounds

Lubricating Oil Blending/Distribution
Waxes
Oilfield Related Properties
Fabrication and Machine Shops
Equipment Manufacture
Pipe Coating
Detergents
Soaps
Perfumes
Antifreeze
Glycerines
Industrial Cleaners
Window Washer Fluids
Gases
Gas Processing & Treating Plant
Gas Storage Tanks
Compressor Stations
Carbon Dioxide/Dry Ice
Acetylene Manufacture
Underground Gas Storage
Gas Gathering & Gas Pipelines
L.P.G./Propane Storage/Distribution
Air Products/Distribution including
  - Oxygen, Hydrogen, Nitrogen
Aerosol Packaging/Handling
Hazardous Waste Materials
Oil Recycling
Waste Storage
Solvent Recovery
Plastic Recycling
Chemical Incineration
Lead Battery
Recycling
Waste Water Treatment
Chemicals
Petrochemical
Specialty Chemical
Chemical Mixing/Blending

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