

The logo for PartnerOne Environmental, featuring the word "PartnerOne" in a large, white, serif font with a stylized "O" that has a circular cutout. Below it, the word "Environmental" is written in a smaller, white, sans-serif font, followed by a registered trademark symbol (®). The background of the top half of the page is a blue-toned photograph of a river with white water rapids flowing over dark, mossy rocks.

# PartnerOne Environmental®

## Is Your Contracting Client Unsure About the Need for Environmental Insurance?

The OnTarget Pollution Program is a member of the successful PartnerOne family and allows Beacon Hill to provide its partner agents with quick and easy access to industry-specific pollution information for their clients. Why is this important? Because all agents agree that their client should buy pollution coverage; however, two main reasons hold back insureds:

- ◆ It's too hard to apply for.
- ◆ The insured doesn't really believe in the exposure.

**How does OnTarget work?** Very simply. You send us an Acord Applicant Info and CGL application, being sure the insured's operations and gross revenue are listed. If it fits one of our current program categories, Beacon Hill will send you an indication of cost and coverage.

**But Beacon Hill doesn't provide just any indication.** Ours includes a detailed breakdown of the common exposures of the class to help explain why the coverage is important to the contractor. These exposure vectors address job site, contractual, transportation, and owned premises issues. We then provide details on how the various environmental policies work, and what they can do for the specific insured, either separately or in combination. Finally, we provide various examples of real claims that have happened to contractors just like your insured.

**The OnTarget Pollution Program gives agents the tools needed to better educate their clients on the reality of environmental exposures.** If a client wants to move forward, then we need our carrier's application completed in order to provide a bindable quotation. At that point, we are working with an insured who wants the coverage, not one being urged to do a lot of work without understanding why.

Call us today for more information and to learn about how you can receive an OnTarget indication.

(800) 596-2156 ◆ [www.b-h-a.com](http://www.b-h-a.com)

PartnerOne Environmental—one phone call, one name, one contact will provide solutions for your clients' environmental exposures.

BEACON



HILL  
ASSOCIATES INC.