

# Coverage Checklist

Coverage matters. Does yours stack up?

In the oil and gas business, having the right coverage *matters*.

The first step is ensuring that the policy is custom built for the unique risks of the oil and gas industry, with no stone unturned. But it doesn't stop there. There are a full range of powerful solutions you should look for that go beyond coverage.

Does your policy stack up? Let's find out.

| Coverage  | PetroSure Coverage | Compare Your Coverage |
|---|--------------------|-----------------------|
| AM Best Rating "A-VII" or higher  | x                  |                       |
| Additional Insured Coverage (ongoing/completed operations)<br>• Applies on a blanket and primary and non-contributory basis if required by written contract – GL and Auto   | x                  |                       |
| Waiver of Subrogation<br>• Applies on a blanket basis where required by written contract  | x                  |                       |
| Contractual Liability Coverage<br>• Applies on a primary and non-contributory basis if required by written contract – GL and Auto   | x                  |                       |
| Action Over Indemnity   | x                  |                       |
| Severability of Interest  | x                  |                       |
| Independent Contractors Coverage  | x                  |                       |
| Defense costs in addition to limit (general liability)  | x                  |                       |
| Property Enhanced Coverage Extension, including:<br>• Personal Effects and Property of Others<br>• Electronic Data Processing Property<br>• Property in Transit<br>• Property of Others You Transport                           | x                  |                       |
| Pollution<br>• 45-day discovery/90-day reporting Time Element feature<br>• Stand-alone dedicated limit (up to \$10M available), preserving GL/Umbrella aggregates<br>• \$100,000 Sublimit for Owned Site (First Party) coverage | x                  |                       |

|  |   |  |
|--|---|--|
| <b>Available Endorsements</b>  |   |  |
| Per Project or Per Location Aggregate                                    | x |  |
| Downhole Tool Coverage (First Party) up to \$150,000 limit               | x |  |
| Railroad Contractual Liability   | x |  |
| Fellow Employee  | x |  |
| 30-day notice of cancellation to certificate holders on file             | x |  |
| <b>Additional Services</b>   |   |  |
| Certified Energy Risk and Insurance Specialist (ERIS®) Underwriting Team | x |  |
| 2 Year policy options  | x |  |
| Marine Products (for clients with offshore exposures)                    | x |  |
| Loss Control Services  | x |  |
| Dedicated Claims Liaisons  | x |  |
| Workers Compensation dividend plan options                               | x |  |

Informational statements regarding insurance coverage are for general description purposes and are not binding. Any statements made do not amend, modify or supplement the terms, conditions, and exclusions set forth in the applicable policy form and endorsements which are controlling. Certain coverages may be limited or precluded by application of the policy's terms, conditions, and exclusions as set forth in the applicable policy form and endorsements.