

# Distinguished.

ENVIRONMENTAL &  
CONSTRUCTION PROFESSIONAL

## SiriusPoint America Insurance Company - Admitted Paper

Distinguished's Environmental & Construction Professional program offers admitted coverage in select states, backed by SiriusPoint America Insurance Company ("SiriusPoint"). Brokers can move forward with confidence knowing their clients are supported by strong carrier ratings, broad coverage options, and experienced claims handling—making placement easier while delivering tailored protection for qualifying policyholders.

### Admitted Paper Benefits:

- **No Diligent Search Required:** Relieves the broker's need to perform a diligent search, the documented effort to obtain coverage from admitted insurers (usually requiring proof that at least three carriers declined the risk) before placing it with a surplus lines carrier.
- **Policyholder Protection:** Provides a safety net through the state's guaranty fund or association, protecting policyholders if a carrier becomes insolvent, with claims paid up to state-specific limits.
- **Customizable Coverage:** Unlike standard admitted policies, these can be tailored specifically to the policyholder's needs.

### Helpful links:

- [Website](#)
- [Contractors Pollution Liability \(CPL\)](#)
- [Contractors Professional and Pollution Liability \(CPPL\)](#)
- [Owners Protective Professional Indemnity \(OPPI\)](#)
- [Pollution Legal Liability \(PLL\)](#)

### Key Features:

- **Availability:** Admitted insurance available for qualifying policyholders in AZ, AR, DC, KY, MA, MI, NE, NH, NJ, NYFTZ, OR, PA, RI, TN, TX, VA, and WA.
- **Rating:** Rated A by AM Best and Fitch, and A3 by Moody's.
- **Product Offerings:** Contractor's Pollution Legal Liability, Contractor's Professional and Pollution Liability, Owner's Protective Professional Indemnity, and Pollution Legal Liability policies.
- **Claims:** Managed by Distinguished's experienced in-house environmental and construction attorneys.

For more information,  
please contact:

Doug Stepenosky  
President, Environmental & Construction  
Professional  
[dstepenosky@distinguished.com](mailto:dstepenosky@distinguished.com)

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend on the policy in effect and its governing terms, conditions, exclusions and the facts of each situation. Please refer to the policy forms for specific coverage details. Insurance coverage may not be available in every jurisdiction. For full financial details and Safe Harbour statement please see the most recent financial supplement on SiriusPoint's website. [www.siriuspt.com](http://www.siriuspt.com).