

# Contractors Pollution Liability (CPL)

CHUBB®



As the construction industry regains momentum and growth, contractors continue to face a wide range of risks, including pollution exposures of any size and from a greater variety of sources. A pollution incident or loss can seriously damage a contractor's operations, balance sheet and even reputation.

Chubb's Contractors Pollution Liability (CPL) Policy offers solutions specifically developed for contractors, which helps prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. These policies are available for contractors on a practice, project-specific, or excess basis.

## Coverage

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Programs can be tailored for small to major accounts:

- Policy Types available including: Practice, Project (including OCIP, CCIP, Green and Healthcare) and Follow-Form Excess
- Coverage for domestic and U.S.-based multinational services abroad
- Potential environmental losses for work performed by or on behalf of Named Insured
- No base policy exclusions for construction defects or water intrusion
- Claims-Made and Reported or Occurrence Triggers available
- Built-in Completed Operations coverage on occurrence form
- Practice/Project Policy Specific Placements (Practice Policy up to two years/Project-specific construction policy period plus completed ops: terms available up to 17 years)
- Sudden and accidental and non-sudden/gradual pollution events
- Transportation coverage included
- Silt, Soil and Sedimentation built into the definition of Pollution Condition
- Built-in coverage for Emergency Response Costs
- Emergency Response timeline 7 days
- Mold coverage
- Legionella coverage
- Occurrence based Non-owned Disposal Site coverage
- Owned or leased locations coverage
- Catastrophe Management coverage

- Defense outside the limits available
- Owned site coverage for contractor's owned/leased locations available
- Loss includes civil fines, penalties and punitive damages
- No jurisdiction and venue or choice of law provisions
- Pollution definition includes illicit abandonment
- Environmental Incident ALERT<sup>SM</sup> – our complimentary program developed to assist clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases

#### Minimums and Limits:

- Minimum self-insured retention: \$2,500
- Minimum premium: \$1,500
- Capacity available up to \$50 million per/aggregate limit, inclusive of legal defense costs

#### Industry Segments

- Civil
- Commercial
- Education (Pre-K through 12, Higher Education)
- Healthcare
- Heavy Highway/Bridge
- Industrial
- Energy
- Public Entity
- Manufacturing
- Mixed Use/Residential
- Recreation
- Retail
- Religious

#### Why Chubb?

- Chubb financial stability (rated AA- by Standard & Poor's and A+ by A.M. Best)
- With Chubb-owned offices in all major markets and a network of long-term partners committed to our high standards, we can provide unmatched expertise in more than 170 countries.
- Option to tailor coverage, such as project excess requirements
- Experienced underwriting specialists across the U.S.
- Specialized claims and risk control expertise
- Broad range of services available through national and international network of best-in-class engineering consultants, including environmental risk control experts from ESIS, Inc.®
- Long Term Tail Coverage/ Completed Operations available on project placements
- Thought Leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long term relationships

#### Contact Us

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**Chubb. Insured.<sup>SM</sup>**

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