

Contractors Pollution Liability

CHUBB®



Contractors continues to face a wide range of risks, including pollution exposure 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.

The Contractors Pollution Liability (CPL) Policy offers solutions specifically developed for contractors, which prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. The product is specifically designed to offer pollution liability protection for gradual as well as sudden and accidental third-party environmental liability arising out of the covered operations of an insured.

Target Segments

- General contracting
- Painting
- Concrete
- Landscaping
- Insulation
- Environmental
- Carpentry or framing
- Construction management
- Roofing
- Masonry
- Electrical

- Plumbing
- Mechanical/HVAC
- Drywall
- Excavation/site development
- Civil
- Street/road
- Heavy highway/bridge
- Healthcare
- Public Entity
- Energy

Coverage

Policy Types available including: Practice, Project (including OCIP, CCIP, Green and Healthcare) and Follow-Form Excess

- Coverage for domestic and 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
- Mould 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 ALERTSM - 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

Capacity

- Limits available up to \$50 million per claim/aggregate limit

Minimums

- Minimum SIR: \$1,500
- Minimum premium: \$1,500
- Capacity available up to \$50 million per/aggregate limit, inclusive of legal defence costs

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 in Canada.
- 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.
- 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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