

Contractors Pollution Liability



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Eligible Accounts

- Environmental service providers of all shapes and sizes.
- Non-environmental trade contractors, general contractors, and construction managers.

Coverages Offered

General insurance policies are designed to cover many of the common exposures insureds face. Environmental insurance coverages are designed to respond to the environmental exposures that may not otherwise be covered by traditional policies. These exposures may include disturbing or exacerbating existing pollutants, contractor's operations lead to pollution release, job site pollution caused by contaminants the contractor brought to the site, the operations of subcontractors for which the contractor is responsible, and over the road pollution.

Optional Coverage Enhancements

- Over the road pollution for the transportation operations of the insured.
- Temporary storage of contaminants on the insured's property.
- Incidental professional
- Blanket waiver of subrogation, additional Insured and many other enhancements.
- Non-Owned Disposal Site Coverage (NODS)
- Mold
- Defense outside the limits.

Limits

- Premiums start at \$1,000.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.

Policy Highlights

- Generally designed to address the coverage gap created by the CGL pollution exclusions.
- Policies usually written to provide coverage for operations performed "by or on behalf" of the insured.
- Coverage is provided for the insured's operations away from their own premises.
- Base policies can be written on either a Claims Made or an Occurrence basis.
- Mold coverage may have a sub limit of liability, as well as its own deductible.
- Existing Claims Made programs can be effectively converted to Occurrence.

Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

Why Choose Us

Carrier Partnerships

We work with the most reputable carriers in the business and is a leader in providing wholesale access to these important insurance markets.

Proven Expertise

We have over 30 years of experience helping our agents place the most effective coverage possible with the industry's leading insurance companies.

Solution Partners

We help agents assess client needs, identify effective coverage options, and provide the tools to support successful sales.