

Contractor's Pollution Liability



Zurich North America's Contractor's Pollution Liability (CPL) product provides contractors with coverage for third-party claims caused by pollution events arising out of covered operations performed by or on behalf of the insured at project sites.

Targeted customer profile

Zurich tailors CPL coverage to meet the needs of construction customers including:

- Commercial general contractors
- Commercial trade contractors
- Design professionals
- Environmental contractors and consultants
- Owners or sponsors of construction projects

Exposures

Some environmental hazards cannot easily be foreseen by a contractor and exist regardless of the type of work the contractor is hired to perform.

Operations performed by a contractor may result in claims for bodily injury or property damage stemming from the presence, escape, release or exacerbation of pollutants at a project site.

Examples include:

- Exacerbation of existing hazardous conditions when a contractor moves hazardous materials, causing further pollution conditions
- Toxic substances contained in building materials and released during demolition, construction or after completion
- Hazardous materials accidentally released as a result of a contractor-caused damage (i.e., damage to a pipeline or storage tank in which hazardous materials are contained)
- Injury to third parties caused by equipment or materials used by a contractor in their work
- A construction defect which causes water intrusion into a structure that leads to the growth of mold
- Negligent installation of industrial equipment containing hazardous materials
- Fugitive sediment and dust from a project site

Coverage features

Contractor's Pollution Liability coverage can be provided on an occurrence or claims-made basis and includes coverage for a pollution event caused by covered operations conducted by or on behalf of an insured.

Other coverage features include:

- Blanket non-owned disposal locations
- Diminution in property value and medical monitoring
- Fungus
- Legionella
- Punitive damages, fines, penalties or treble damages included where insurable by law
- Restoration costs
- Transportation of materials
- Policies are available on a practice or project-specific basis. Coverage under a contractor or owner controlled insurance programs (CCIP/OCIP) is available on a multi-year basis, including completed operations.

Program options

- Intermediate and large deductibles
- Self-insured retentions (SIR)
- Customized limits and sublimits based on customer's risk appetite
- Capacity of up to \$25 million

Why Zurich?

- Professionals who specialize in the industry and understand the technical and operational aspects of construction; located across the U.S. with knowledge of local jurisdictions
- Leadership and influence through active participation in key construction and insurance industry associations
- Creative solutions aimed to reduce customer's cost of risk while enhancing their profitability
- Customized programs that fit the unique risk appetite and coverage needs of the construction customer,
- including consultative services such as:
 - Claim lessons learned
 - Managing design-build risks
 - Staff orientation when transitioning from GC/CM at-risk to CM agency projects
- Integrated underwriting, risk engineering and claim account teams
- Domestic and global coverage capabilities
- Industry financial strength rating A+/positive A.M. Best*.

For more information

For more information on Contractor's Pollution Liability insurance, contact your broker, Zurich representative or visit: zurichna.com/environmental

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
800 982 5964 www.zurichna.com

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