

# Contractor's Pollution Liability Policy (CPL)

CHUBB



**“Environmental exposures constitute a growing area of risks for contractors and consultants”**

Since the first Earth Day in 1970, the world has become much more conscious of the impact of commerce and human activities on the earth's ecology. This growing environmental sensitivity has been reflected in the evolution of environmental laws from statutes that sought to provide protection against major sources of pollution to the air and water, environmental laws have come to affect every sector of the economy, even including small building sites and something as ordinary as painting a room in a house.

Failure to adequately protect against environmental risks can result in multi-million dollar expenses, and even higher fines or awards that could jeopardize the

company's existence. Fortunately, coverage for environmental risks has evolved along with these changes in laws and regulations, offering contractors and consultants crucial protection against constantly changing environmental exposures.

The Contractor's Pollution Liability Policy offers solutions specifically developed for contractors, which prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. Policies are available for contractors on a practice, project or excess basis.

## **Benefits**

---

- Coverage on a practice or project-specific basis.
- Pollution 'wrap-up' solutions— Owners Control Insurance Program (OCIP) and Contractors

## Environmental

Control Insurance Program (CCIP).

- Automatic coverage for biodiversity (natural resource) damage + damage to third-party property, including diminishment in value and loss of used.

## Coverages

- Liability for third-party bodily injury and property damage.
- Indemnity for clean-up costs incurred by the insured in relation to such third-party claims.
- Sudden and accidental pollution events.
- Claims made or occurrence triggers available.
- Natural resources damages claims.
- Available for claims arising from non-owned disposal sites by endorsement\*.
- Available transportation and contingent transportation of wastes or products by endorsement\*.

\*Subject to company's acceptance.

## Target Market

Most commercial contractors, subject to underwriting guidelines, including:

- Brownfield Redevelopers
- Carpentry or Framing
- Concrete
- Masonry
- Civil
- Construction Management
- Drywall
- Insulation
- Landscaping
- Electrical Contractors
- Excavation / Site Development
- General Contracting
- Heavy Highway / Bridge
- Mechanical / HVAC
- Painting, Plumbing and Roofing
- Street / Road

## Minimum Premium & Limits

Minimum Premium \$5,000

Capacity available up to \$50 millions per aggregate limit, inclusive of legal defense costs.

## About the New Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, mid-size and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

In Puerto Rico, Chubb Insurance Company maintains financial strength rating of A++ from A.M. Best.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately

31,000 people worldwide. See more at: <http://new.chubb.com>

## Contact Us

Chubb Insurance Company  
of Puerto Rico  
33 Resolución Street, Ste 500  
San Juan, PR 00920-2707  
O 787.274.4700  
F 787.754.6673  
[www.chubb.com/pr](http://www.chubb.com/pr)

Doritzabell Nieves-Hernández  
*Environmental Underwriting*  
Sr. Supervisor  
Puerto Rico & Caribbean  
O 787.274.4764  
C 787.322.0228  
E [doritzabell.nieves@chubb.com](mailto:doritzabell.nieves@chubb.com)

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