

Environmental Risk

Contractors pollution liability

The Contractors Pollution Liability (CPL) policy is designed to offer broad protection for environmental risks arising out of construction related activities on both an annual and single project basis.

CHUBB®



Chubb's coverage is designed to respond to all parties involved in the construction project, whether they are principals, managing or main contractors, contractors and/or sub contractors, manufacturers and/or suppliers, banks and/or other financial institutions, can all be protected.

We combine our wealth of expertise in insuring construction projects with our capabilities in environmental liability to provide seamless cover from the construction phase through to the fully occupied and operational building. This helps to avoid gaps in cover and is a concept that appeals to clients and investors as it aligns with project finance thinking.

Target business

All types and sizes of business from small enterprises to large multinationals including:

- Construction companies
- Facilities management companies
- Developers
- Local authorities
- Public private partnership (ppp) projects
- Environmental consultants and remediation contractors
- Brownfield redevelopment projects

- Drainage contractors
- Large infrastructure projects
- Any entity or finance company controlling a construction project

Key policy covers

1. Cover for sudden & accidental and gradual pollution
2. Cover on a practice or project-specific basis
3. Automatic cover for biodiversity
4. Cover for full liability under the Environmental Damage Regulations is available
5. Damage to third-party property including diminishment in value
6. Mobilisation or exacerbation of pre-existing (historical) pollution defence costs included
7. Liability for third-party bodily injury, property damage, trespass, nuisance or obstruction
8. Indemnity for clean-up costs incurred by the insured in relation to such third-party claims or where required under environmental law
9. Liability for damage to biodiversity including complementary and compensatory remediation costs
10. Emergency expenses / loss mitigation where the insured needs to respond to the imminent threat of pollution or environmental damage

Programme parameters

- Limits available up to £50m / \$50m / €50m
- Flexible policy periods from annual to multi-year terms
- Can be written standalone or combined with other Chubb Construction All Risks and liability offerings
- Supported by a first-class global network, we can offer a range of domestic and international solutions

Environmental risk expertise

- A specialist underwriting team in London and Manchester with a wealth of technical and commercial knowledge and experience
- Local underwriting authority has created a deserved reputation for responsiveness, flexibility and consistency
- The team is supported by the global capacity and financial stability of Chubb

Our underwriters work with companies across many sectors of industry and business and help design bespoke insurance products for brokers and their clients' needs. In addition we have a team of specialist environmental engineers who can provide invaluable risk advice to clients and brokers.

To discover more

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Chubb European Group SE (CEG). Operating in the UK through a branch based at 100 Leadenhall Street, London EC3A 3BP. Risks falling within the European Economic Area are underwritten by CEG which is governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

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