

# Environmental Risk

## Contractors Pollution Liability (CPL) Policy

CHUBB®



The Contractors Pollution Liability (CPL) policy is designed to offer protection for third-party environmental liabilities arising out of the covered operations of the client. An array of coverage is available for the insured party and their subcontractors with each solution tailored by Chubb Environmental Risk to meet their specific needs.

### **Key Benefits**

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- Coverage for sudden, accidental and gradual pollution
- Claims-made or occurrence forms available
- Coverage on a practice or project-specific basis
- Pollution 'wrap-up' solutions available for remediation or construction projects
- Automatic coverage for biodiversity (natural resource) damage
- Coverage for damage to third-party property including diminishment in value

### **Coverage Summary**

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- Liability for third-party bodily injury, property damage, trespass, nuisance or obstruction
- Indemnity for clean-up costs incurred by the insured in relation to such third-party claims
- Costs and expenses included for all claims within the policy limits

### **Errors and Omissions**

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Chubb Environmental Risk can also offer professional liability coverage as an extension to the CPL policy. This will provide coverage for third-party claims due to pollution conditions, which arise out of the errors or omissions of the client whilst performing professional services.

### **Program Parameters**

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- Limits available up to \$50 million
- Term available up to 10 years

## Environmental Liability

## Chubb Environmental Risk

With full underwriting authority within Asia Pacific, the Chubb Environmental Risk team is able to maximise:

- Responsiveness to the local needs of brokers and clients
- Flexibility in coverage by providing bespoke solutions
- Consistency in our approach and appetite

Through global expertise and experience, Chubb can help its clients identify potential environmental risks and create solutions to minimise bottom line impacts should an incident occur.

### More Trees for A Better Tomorrow Project

In support of the reforestation efforts in Borneo, 10 trees will be planted on behalf of every Chubb's Environmental Impairment Liability Insurance policyholder at the Lower Kinabatangan Wildlife Sanctuary, Sabah. All policyholders will receive an e-certificate with GPS coordinates of their trees, as well as photos showing the planted trees and the company name.

*This project is a collaboration between Chubb in Malaysia and Animal Projects & Environmental Education Sdn. Bhd. ("APE Malaysia").*

## About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, 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. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 34,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has an extensive branch network and more than 2,600 independent distribution partners (agents).

## Contact Us

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Disclaimer : This product is underwritten by Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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