

Contractors Pollution Liability and Errors & Omissions (CPL EO)

CHUBB®



Today, more contractors are being held liable for negligence and resulting damages in civil lawsuits. In addition, as environmental awareness increases and environmental laws and regulations continue to evolve, contractors are facing a wider variety of professional and pollution liability exposures.

Chubb's Contractors Pollution Liability and Errors & Omissions policies offer combined coverage for professional and pollution liability exposures, reducing potential gaps in coverage and eliminating multiple premium payments for separate policies.

Coverage Overview

Programs can be tailored for small to major accounts:

- Pollution liability coverage for non-sudden and gradual as well as sudden and accidental third-party environmental liabilities
- Pollution coverage available on claims-made or occurrence basis with built-in completed operations coverage on the occurrence form
- Broad definition of pollution condition
- Broad definition of covered professional services
- Professional coverage provided on a claims-made basis with retro, where applicable
- Reduces potential coverage gaps by combining CPL and E&O
- Eliminates cost of multiple premium payments for separate policies
- Loss includes civil fines, penalties and punitive damages insurable under applicable law
- No jurisdiction and venue or choice of law provisions
- No base policy exclusions for water intrusion, asbestos, lead based paint, silica
- Emergency Response Costs included
- Catastrophe Management included
- Mold coverage included
- Legionella coverage included
- Transportation coverage included
- Non-Owned Disposal Site (NODS) coverage included
- Owned or leased locations coverage available
- Rectification Coverage available
- Contingent Professional Indemnity Coverage available
- Defense outside the limits available
- Project Excess Limits available
- Multinational coverage with locally admitted policies available

Award Winning Complementary Technology

- Environmental Incident ALERTSM – Developed to assist clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liability associated with environmental releases. This platform helps achieve business continuity by minimizing disruption so clients can focus on returning to normal operations. Accessible 24/7 via phone, web or mobile device. For more information visit www.chubbeia.net
- Worldview[®] - Provides streamlined, real-time, insurance policy management for Major Account customers by providing a program summary, document library, invoicing, claims reports and advanced analytics, a discussion room and more.

Minimums and Limits

- Minimum self-insured retention: \$15,000
- Minimum premium: \$7,500
- Limits: up to \$25 million per/aggregate, inclusive of legal defense costs (sub-limits may apply to certain coverages and classes of business)

Industry Segments

- Construction Managers
- General Contractors
- Design Builders
- Trade Contractors
- Environmental Contractors
- Environmental Consultants

Why Chubb?

- Comprehensive coverage form with an extensive endorsement suite allowing for highly customizable policies to meet each client's unique coverage needs
- Complementary, award winning technology
- Recognized marketplace leader with seasoned underwriting, claims and legal staff
- Broad range of risk engineering services available through an international network of best-in-class environmental consultants to help clients proactively prevent and mitigate losses
- Thought leadership that addresses the complexities of domestic and global environmental regulations and compliance
- With Chubb-owned offices in all major markets and a network of long-term partners committed to our high standards, we can provide unmatched expertise in more than 170 countries

Contact Us

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