

Contractors Pollution Liability (CPL)

CHUBB®



As the construction industry regains momentum and growth, contractors continue to face a wide range of risks, including pollution exposures of any size and from a greater variety of sources. A pollution incident or loss can seriously damage a contractor's operations, balance sheet and even reputation.

Chubb's Contractors Pollution Liability (CPL) Policy offers solutions specifically developed for contractors, which helps prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. These policies are available for contractors on a practice, project-specific, or excess basis.

Coverage

Programs can be tailored for small to major accounts:

- Policy Types available including: Practice, Project (including OCIP, CCIP, Green and Healthcare) and Follow-Form Excess
- Coverage for domestic and U.S.-based multinational services abroad
- Potential environmental losses for work performed by or on behalf of Named Insured
- No base policy exclusions for construction defects or water intrusion
- Claims-Made and Reported or Occurrence Triggers available

- Built-in Completed Operations coverage on occurrence form
- Practice/Project Policy-Specific
- Placements (Practice Policy up to two years/Project-specific construction policy period plus completed ops: terms available up to 17 years)
- Sudden and accidental and non-sudden/gradual pollution events
- Covered operations broadened to include project management, site supervision and waste disposal services
- Blanket Additional Insured where required by written contract
- Blanket Waiver of Subrogation for clients of the Named Insured where required by written contract
- Transportation coverage included
- Broad definition of Pollution Condition including illicit abandonment, soil, silt, and sedimentation
- Built-in coverage for Emergency Response Costs
- Emergency Response timeline 7 days
- Mold coverage
- Legionella coverage
- Non-Owned Disposal Site (NODS) coverage included
- Owned or leased locations coverage
- Catastrophe Management coverage
- Defense outside the limits available

- Owned site coverage for contractor's owned/leased locations available
- Loss includes civil fines, penalties and punitive damages
- No jurisdiction and venue or choice of law provisions
- Environmental Incident ALERTSM — complimentary technology program 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

Minimums and Limits:

- Minimum self-insured retention: \$2,500
- Minimum premium: \$1,500
- Capacity available up to \$25 million per/aggregate limit, inclusive of legal defense costs

Industry Segments

- Civil
- Commercial
- Education (Pre-K through 12, Higher Education)
- Healthcare
- Heavy Highway/Bridge
- Industrial
- Energy
- Public Entity
- Manufacturing
- Mixed Use/Residential
- Recreation
- Retail
- Religious

Why Chubb?

- Chubb financial stability (rated AA- by Standard & Poor's and A+ by A.M. Best)
- 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
- Option to tailor coverage, such as project excess requirements
- Experienced underwriting specialists across the U.S.
- Specialized claims and risk control expertise
- Broad range of services available through national and international network of best-in-class engineering consultants, including environmental risk control experts from ESIS, Inc.[®]
- Long-Term Tail Coverage/
- Completed Operations available on project placements
- Thought Leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long-term relationships

www.chubb.com

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.