

Our CPL

Contractors Pollution Liability



The Contractors Pollution Liability (CPL) policy is designed to prevent gaps in coverage due to pollution-related exclusions on standard Commercial General Liability programs. CPL pays for third-party bodily injury and property damage, including natural resource damage, and environmental damage claims including those remediation costs to clean up after a covered pollution event.

This Coverage is Vital to Contractors Virtually any contaminant can trigger a pollution exclusion in the CGL policy, leaving you vulnerable. Environmental liabilities are more recognized than ever before and contractors interested in protecting their business know they must incorporate pollution coverage into their insurance book. Coverage is provided for raw materials, work in progress and finished products on a global basis.

Key Features

Practice or Project Coverage Available
Limits up to \$25,000,000
2-year Policy Term - 10 yr. Comp. Ops
Available all 50 States (Admitted in NY)
"A" (Excellent) Rating by A.M. Best
"A" (Strong) Rating by Standard & Poor's

Key Benefactors

General and Artisan Contractors, both Environmental and Non-Environmental of any size.

CPL Advantages

Broad Occurrence Coverage for work related pollution incidents

- Contracting Operations – No Scheduling Required
- Transportation Activities – Including Wrongful Delivery, Loading & Unloading
- Waste Disposal Activities – Broad Language No Scheduling Required
- Site Pollution Liability – Including Midnight Dumping
- Environmental Crisis Management – Media and PR Support with no Deductible

Additional Policy Enhancements

- Mold & Legionnaire's Disease, Electromagnetic Fields, Low Level Radioactive Material, Medical & Infectious Waste
- Defense Outside the Limits of Liability & Not Subject to Deductible or Sublimit
- Completed Operations Coverage
- Pollution Incidents include Silt & Sedimentation and Exacerbation
- Restoration Costs meeting Green Standards
- No Asbestos, Lead or Silica Exclusion
- No Professional Exclusion
- Broad Additional Insured Status & Waiver of Subrogation where Required by contract

For additional information, contact:
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