

# Contractors Pollution & Professional Liability

Axon's Contractors Pollution and Professional Liability (CPP) policy is custom tailored to address the unique risk exposures encountered by contractors and design-build firms against the uncertainty of Environmental, as well as, Professional Liabilities as they carry out their daily operations.

## POLICY COVERAGE - INSURING AGREEMENTS

- Professional Liability
- Contractors Pollution Liability (Claims made and Occurrence-based coverage)
- First and Third Party Transportation Pollution
- Blanket Non-Owned Disposal Site coverage
- Microbial Substances CPL (Claims made and Occurrence-based coverage)
- Site Pollution Liability (Named Insured Locations)
- Emergency Remediation Costs

## HIGHLIGHTS INCLUDE

- Rectification Expense
- Coverage for LEED Accredited Professionals
- Coverage for the use of Building Information Modeling (BIM) design assist programs
- Coverage for Technology Services provided in the course of performing professional services
- Automatic coverage for newly formed entities or acquisitions for 90 days
- Coverage for inadvertent disturbance of asbestos and lead-based paint
- Bankruptcy proceedings
- Drone coverage when used in professional services
- Good Faith Reliance giveback under Knowingly Wrongful Acts
- Mediation credit

## ADDITIONAL COVERAGES FOR ELIGIBLE RISKS

- Protective Professional Indemnity coverage
- Financial Responsibility for Storage Tanks
- Sudden and Gradual Pollution coverage at insured owned sites
- Scheduled Underground Storage Tank coverage
- Project specific increased limits
- Project specific policies
- Discovery Trigger for First Party Cleanup Costs
- Aggregate Deductible



## CPL ADVANTAGES

### Contractors Pollution Liability

- Occurrence or claims-made based coverage available
- Emergency Remediation Expenses
- First Party and Contingent Transportation Pollution Liability including loading and unloading
- Blanket Non-Owned Disposal Site Coverage
- Broad Microbial Substance Coverage including mold, mildew, spores, fungi, bacteria and Legionella Pnuemophila
- Environmental civil and regulatory fines and penalties.
- Natural resource damages (NRD) coverage.
- Restoration Costs included
- Covered operations as defined by you in the application
- Corporate Reputation Rehabilitation (additional limit)
- Crisis Management Expense (additional limit)
- Definition of Bodily Injury includes medical monitoring resulting from injury as well as mental anguish and emotional distress.
- Blanket Additional Insured status as required in a written contract for Contractors Pollution Liability
- Defense Costs outside the limits for Contractors Pollution Liability
- Blanket Sudden & Accidental Site Pollution Liability

### Example Contractor Types

- General Contractors
- Construction Managers
- Carpenters
- Glass and Glazing
- Contractors
- HVAC Contractors
- Drywall Contractors
- Industrial Maintenance
- Electrical Contractors
- Insulation
- Masonry
- Painting
- Roofing
- Utility
- Excavation and Grading
- Foundation Contractors
- Mechanical
- Plumbing
- Street and Road
- Sewer and Water

*Contractors with up to 25% non-environmental professional engineering services are eligible.*

**FOR ADDITIONAL  
INFORMATION**

**Axon Underwriting**  
908.947.0867  
info@axonu.com