



CONTRACTORS POLLUTION LIABILITY (CPL)

A form of environmental coverage, offered on a claims-made or occurrence basis, that provides third-party coverage for bodily injury, property damage, defense, cleanup, and related defense costs as a result of pollution conditions (sudden/accidental or gradual) arising from contracting operations.

CLASSES OF BUSINESS

Most construction and service contractors
Contractors requiring Excess Coverages

COVERAGES

Package or Standalone coverages
Occurrence or Claims-Made forms
Term or Project policies
Excess Follow Forms
Additional Coverage options available

LIMITS, PREMIUMS AND TERMS

Standard Limits: \$1M/\$1M up to \$10M/\$10M
Premiums: As low as \$1,500 – Depending on the risk, deductibles, and limits
Project, single year or multi-year terms available

Market appetite remains strong with the core risk classes such as the following:

- General contractors
- Trade contractors
- Artisans or specialty trades (including environmental remediation/service firms)

Below is a general guideline that can be used to assist in determining which services or activities are high, medium, and low hazard:

High

- Site/dirt work (excavation, paving, landscaping, and digging)
- Drilling or any subsurface work
- Moisture protection (roofing, sealants, and siding)
- Mechanical, electrical, and plumbing
- Environmental services/work
- Demolition
- Any building envelope work

Medium

- Drywall
- Doors and windows (doors, frames, hardware, glass, and glazing)
- Curtain wall
- Concrete

Low

- Wood and plastic (carpentry, millwork, and vanity tops)
- Structural steel
- Masonry
- Flooring
- Painting
- Electrical
- Specialties (markerboards, toilets/accessories, and lockers)
- Furnishings
- Equipment (kitchen, theater, library, and athletic)
- Conveying systems



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