



Contractors Pollution Liability

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

TARGET CLASSES:

- General contractors
 - Trade contractors
 - Artisans or specialty trades (including environmental remediation/service firms)
- ...and many more!**

HAZARD LEVELS

Below is a guide of common services organized by level of 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

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



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