# ENVIRONMENTAL

# **CONTRACTORS POLLUTION LIABILITY**

Allied World's Contractors Pollution Liability (CPL) insurance protects against the various environmental liabilities that are often not covered by a general liability policy. This policy covers bodily injury, property damage, environmental damage and emergency response expense caused by pollution incidents arising from the contractor's operations.



#### PRODUCT HIGHLIGHTS

- Comprehensive protection for all types of contracting operations
- Transportation, non-owned site liability are covered on a blanket basis
- Owned/operated sites are covered (time limited)
- Defense costs outside the policy limit
- · No professional liability exclusion
- Multi-year policies available for projects up to 5 years, plus extended completed operations coverage to align with state statutes
- Easy to complete electronic application

## **CAPACITY**

\$25 million per occurrence/aggregate

# **PAPER**

Available on a surplus lines basis

## STRUCTURE OPTIONS

- Contractor Practice Programs
- Wrap ups, CCIPs, OCIPS and Rolling Programs
- Project Specific Programs
- Primary or Excess Programs

## **STRATEGIC RESPONSE®**

Strategic Response® coverage is included to aid in the management of public relations issues that may be caused in the event of a

crisis. Includes a \$250,000 limit of liability for a wide variety of expenses related to managing the crisis and a \$50,000 limit of liability to aid in advertising or public relations expenses.

#### **TARGET CLASSES**

- General Contractors (commercial, residential, municipal, highway/road, infrastructure), mechanical, demolition, industrial, excavation and grading
- Building trades, including HVAC, plumbing, electrical, framing and drywall
- Specialty Contractors (foundation, pipeline/tank installation, drillers)
- Maintenance Contractors (industrial, commercial)
- Remediation Contractors (emergency clean-up, environmental consultants)

# EMERGENCY ENVIRONMENTAL RESPONSE

Allied World provides emergency response services to our environmental policyholders, including 24/7 access to a toll-free hotline dedicated to the rapid response of your environmental emergencies. This value-added access to an industry-leading team of environmental clean-up specialists helps insureds control damages, mitigate environmental losses and resolve the situation as efficiently and effectively as possible.

## **SUPERIOR CLAIMS HANDLING**

We strive to provide the best customer experience in the business. We are committed to keeping the lines of communication open and assign a dedicated claims representative to each case. We work swiftly and in good faith to resolve all claims promptly.

## **FINANCIAL STRENGTH**

We believe that our "A+" (Superior) rating from AM Best, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

# **CONTACTS**

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A+" (Superior), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "AA-" (Very Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.