



# Trade Contractors Pollution and Professional Liability (TCP2) Insurance

## Protecting against trade contractors' pollution and professional liability risks

Construction, service, trade and artisan contractors face complex environmental liabilities and liability associated with errors and omissions in the rendering of professional services.

Trade Contractors Pollution & Professional Liability (TCP2) provides a business-critical solution to address exposures left uncovered by standard general liability insurance with restrictive pollution and professional services exclusions.

Insureds also benefit from AIG's PIER (Pollution Incident and Environmental Response)<sup>®</sup> program and CrisisResponse<sup>®</sup> coverage and services to efficiently respond to crisis events.

### Key Coverage Highlights

#### Contractor's Pollution Liability

- Available limits up to \$75M; occurrence-based coverage
- Completed operations and transportation included in definition of covered operations
- Microbial matter and Legionella pneumophila included in definition of pollution conditions
- Separate defense of \$1M or more, including unlimited defense options
- Non-owned disposal site coverage included
- Minimum premium \$2,500
- Additional supplemental coverages:
  - Emergency response cost at policy limit; no requirement for third-party claim or written demand
  - Pre-claim circumstance expense to help prevent or avoid a loss

#### Professional Liability

- Available limits up to \$10M; claims made coverage
- Mitigation expense coverage included
- Contingent retained professional loss coverage included
- Minimum premium \$1,500
- Additional supplemental coverages:
  - Disciplinary Proceedings
  - Americans with Disability Act & Fair Housing Act Expense

### Additional Coverage Benefits

- Broad named insured – automatic coverage for certain acquired entities during the policy term
- CrisisResponse<sup>®</sup> and crisis management services included to provide additional policy sublimits, access to leading crisis management firms and 24/7 support from our in-house claims specialists in the event of a crisis
- PIER (Pollution Incident and Environmental Response)<sup>®</sup>, helping insureds respond to pollution events for over 25 years

For 35 years, AIG has been developing environmental liability coverages to meet the evolving risks facing contractors. We continue to look to the future of environmental risks with proactive market research and product development to provide the most effective and specialized products and services.

## Target Classes

Trade and artisan contractors with a pollution exposure:

- HVAC installation and servicing
- Mechanical contracting and installation
- Excavation/grading
- Masonry
- Communications engineering
- Agency construction management
- Alternative energy services
- Lawn and tree care
- Asbestos/lead testing and abatement
- Industrial hygiene/health and safety
- Surveying
- Carpentry/framers
- Plumbing
- Electrical services
- Air quality testing
- Roofing
- Landscaping architecture
- Interior design/space planning
- AST/UST installation and testing
- Mold assessments and testing
- Analytical laboratory testing

## PIER (Pollution Incident and Environmental Response)<sup>®</sup>

Policyholders have access to a nationwide network of pre-screened emergency response contractors, environmental specialists, or crisis management firms, unprecedented in the industry who respond to environmental incidents at pre-negotiated rates.

- 24/7 toll-free response hotline number (1-877-PIER-NOW).
- Rapid response time can minimize overall cleanup costs and mitigate potential liabilities.
- As a true value-added program, enrollment in the PIER program is free and policyholders are automatically enrolled.
- Access is provided to CrisisResponse<sup>®</sup> resources and allows policyholders to submit a claim by completing a simple online form.

## Why AIG for Trade Contractors Pollution & Professional Liability?

### Experience & Expertise

- 35+ years of underwriting and servicing contractor liability products.
- 50+ dedicated environmental underwriting specialists in 15 strategically positioned North American offices.
- Dedicated unit for contractors with annual revenue under \$20M provides rapid and efficient responses.

### Outstanding Claims Service

- In-house, industry-focused claims professionals help provide prompt resolutions and keep pace with loss trends.
- Over 60 pollution claims specialists handling over 3,000 claims annually.

### Global Reach

- Expertise, solutions and service delivered in a globally consistent and seamless fashion through one of the largest global networks in the industry, spanning 215+ countries and jurisdictions.

**For more information, contact your Environmental underwriter or visit [www.aig.com/environmental](http://www.aig.com/environmental).**