

Contractors Pollution Liability (CPL) Insurance



Contractors Pollution Liability (CPL) insurance helps construction and service contractors manage environmental liabilities left uncovered by standard general liability policies with restrictive pollution exclusions. AIG tailors CPL solutions to meet the needs and exposures faced by contractors and offers a business-critical solution to help minimize loss when pollution conditions result from their operations.

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The CPL Advantage

Key Program Capabilities

- Limits available up to \$75M
- Multi-year policy terms available
- Excess follow-form available
- Defense options inside or outside policy limits
- Projects:
 - » Policy term up to 18 years, including completed operations
 - » Efficient quoting process to meet the urgent demands of contractors bidding on projects
 - » Options for Owner-Controlled or Contractor-Controlled Programs

WHY IS THIS IMPORTANT?

AIG meets contractors' coverage requirements and can provide rapid turnaround to satisfy bid and contract conditions.

Policy Benefits

- Definition of pollution conditions includes microbial matter (tmold), legionella pneumophila, and silt and sedimentation
- Emergency Response Costs up to policy limit
- Pre-claim Expense costs incurred to help prevent or avoid a loss
- Crisis response and crisis management capabilities
- Broad Named Insured definition, including certain acquired entities
- Transportation and coverage for qualified non-owned disposal sites automatically included

WHY IS THIS IMPORTANT?

Contractors receive comprehensive, tailored coverage that meets their needs.

Dedicated Expertise

- Dedicated underwriters fully understand clients' environmental risk management needs
- Local underwriting presence in 12 U.S. offices
- Experienced in handling large and complex pollution claims
- Proven record of helping contractors mitigate damages and recover from losses
- In-house engineers provide experience in insurance and environmental consulting
- 24/7 emergency response, crisis management, and cost control via PIER (Pollution Incident and Environmental Response)®
- Customized and seamless multinational insurance solutions for businesses of all sizes with exposures around the world

WHY IS THIS IMPORTANT?

In-house expertise provides insights on managing risk and emergency assistance when our clients need it most.

**35+ years of
continuous
CPL coverage
capabilities**

**Proven
experience and
expertise**

**24/7 emergency
assistance
through PIER**

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Why AIG

Creative Solutions	Claims Responsiveness	Global Reach
ISSUE: A contractor client needed a quote for CPL coverage as a contractual requirement for their bid due the same day. SOLUTION: AIG's experienced underwriters reviewed the project details and insurance specifications and provided an outline of the terms and conditions and pricing parameters within hours. BENEFIT: The client satisfied the bidding requirements and successfully submitted their bid on time with a robust solution for the CPL contractual requirements.	ISSUE: A contractor client experienced a significant runoff of sediments on their worksite during adverse weather conditions. SOLUTION: The client called first responders and AIG's PIER Hotline, allowing them to work with local resources to ensure the sediments did not spread any further. The site was quickly secured, preventing potential contamination of a local waterway. BENEFIT: The rapid response, prevention, and mitigation measures helped reduce the overall cost of the claim. The client's coordinated response and risk protocol – including PIER – protected the surrounding land and the client's reputation as a socially responsible community member.	ISSUE: In expanding to a new country, a contractor client needed a locally admitted policy and certificate of insurance for pollution liability. SOLUTION: AIG's global network quickly placed local coverage meeting the in-country requirements, including the requisite certificate. BENEFIT: The client was able to keep its business running without interruption and/or fines.
WHY IS THIS IMPORTANT? Clients are confident as a result of customized solutions.	WHY IS THIS IMPORTANT? Clients can quickly and efficiently respond to emergencies and preserve community standing.	WHY IS THIS IMPORTANT? Swift attention to global compliance avoids business interruption.

CPL Details

AIG's CPL insurance provides tailored coverage for third-party bodily injury, property damage, or environmental damage claims resulting from pollution conditions caused by covered operations (which are often left uncovered by standard GL policies).

- Limits available up to \$75M
- Occurrence and claims-made forms, excess follow-form policy form, multi-year policies available
- Broad appetite for construction and service contractors
- Rapid, efficient responses
- Dedicated inbox for email inquiries: cplsubmissions@aig.com

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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