Berkley
Specialty Excess
| a Berkley Company

CONTRACTORS POLLUTION LIABILITY

Contractors Pollution Liability is a specialized insurance coverage designed to protect contractors and construction professionals from environmental risks and liabilities associated with their operations. Contractors in various industries, such as construction, remediation, and environmental services, face unique exposures related to pollution incidents that can result in costly cleanup, legal expenses, and third-party claims.

COVERAGE

- Bodily injury and property damage
- Non-owned disposal locations
- Transportation pollution liability (1st and 3rd Party)
- Catastrophe management and emergency response cost
- Mitigation expenses

Actual coverage will be based on risk selection.
For detailed review of coverage forms, specimen forms are available upon request.

COVERAGE HIGHLIGHTS

- **Defense Costs:** in addition to limits
- **Restoration Costs:** included in definition of clean-up costs
- **Bodily Injury:** includes mental anguish and emotional distress not tied to physical injury
- Blanket additional insured coverage
- Blanket waivers
- Temporary storage of asbestos
- Additional optional coverage *(includes but not limited to):*
  - Fabricated products pollution
  - Extended completed operations discovery available for projects
  - Primary and non-contributory
  - Notice of Cancellation for certificate holders
  - S&A coverage for scheduled covered locations (offices, warehouses, and staging locations)

AVAILABLE POLICY STRUCTURES

- Annual
- Project-specific with optional extended policy terms
- Owner Controlled Insurance Program (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Excess CPL
- Can be packaged with Berkley Specialty Excess's suite of primary products

TARGET CLASSES

All types of contractors including generalists, trade, artisan, and environmental.

CAPACITY: Capacity available up to $25M occurrence/aggregate limit

CARRIER: Admiral Insurance Company is a member of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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