

ENVIRONMENTAL & CONSTRUCTION PROFESSIONAL CONTRACTOR'S POLLUTION LEGAL LIABILITY PLUS



Distinguished's Contractor's Pollution Legal Liability Plus (CPL) protects against environmental liabilities that are not typically covered by a general liability policy. The policy provides coverage for clean-up costs, bodily injury, property damage (including natural resource damage), business interruption, and legal costs caused by a pollution condition or indoor contaminant condition resulting from contracting services or completed operations.

Product Highlights

- Occurrence pollution coverage for third party claims
- First party trigger for pollution discovered by the Insured
- Coverage for clean-up costs incurred on an emergency basis
- Coverage for mold and legionella
- Indemnity coverage for pollution protective loss arising from a pollution condition or indoor contaminant condition resulting from subcontracted contracting services
- Business interruption coverage at owned locations and contingent business interruption coverage at job sites
- Facility coverage for owned locations and equipment yards
- Occurrence non-owned disposal site and transportation coverages
- Coverage for Bankruptcy Litigation Expense, Disaster Management Costs, Subpoena Expense, and Litigation Expense
- Credit towards SIR for use of approved mediation
- Additional legal costs provided outside the limit
- Target classes include (but not limited to) general contractors, environmental contractors, street and road contractors, plumbers, electrical contractors, and other trade contractors
- Coverage provided by SiriusPoint

Capacity

- Limits of liability up to \$25M/\$25M
- Policy terms up to three (3) years
- Project policies up to seventeen (17) years in total coverage
- (five year term plus completed operations per state-specific statutes up to twelve years)
- Minimum premium of \$5,000 for an annual policy



**Emergency
Response
Support**

Contact

For additional information, or to reach an underwriter please contact dstepenosky@distinguished.com

Distinguished's Environmental and Construction Professional team of underwriters, engineers, geologists, environmental scientists, and insurance professionals have over 300 years of combined environmental, construction, and insurance-related experience to provide solutions tailored to protect your business from its unique environmental and professional exposures. Using a customer-focused approach and state-of-the-art systems enables us to provide you with a full suite of products to provide coverage for fixed facilities, contracting services, and professional liability with both primary and excess capabilities.