

COMMERCIAL RISK SERVICES

CONTRACTORS POLLUTION LIABILITY

FOR NON-ENVIRONMENTAL CONTRACTORS

Our Contractors Pollution Liability Policy offers streamlined solutions for non-environmental contractors. Backed by ACE's financial stability and a team of superior underwriters, this product offering provides a broad coverage form to support the small business marketplace.

Product Offerings

- Monoline Contractors Pollution Liability Policy (CPL)
- Contractors Pollution Liability (CPL) with Professional Liability (PL) Policy

Preferred Risks

Monoline Contractors Pollution Liability

- Non-Environmental Contractors (General, trade or specialty contractors)
- Operators of non-owned environmental facilities

Contractors Pollution Liability/Professional Liability

- Non-Environmental Contractors (General contractors, construction managers, or specialty contractors) performing project management, plan review, field modifications, contractor and subcontractor selection, scheduling and sequencing services.

Key Policy Features

Contractors Pollution Liability (Occurrence or claims-made and reported coverage available)

- Coverage is provided for emergency response expense, including expenses incurred by the Insured's employees
- Coverage is provided for pollution at a non-owned property used to store equipment during a project
- Coverage is provided for temporary storage of asbestos waste at the Insured's property
- Coverage is provided for contingent transportation of the Insured's waste hauled by a third-party carrier
- Coverage is provided for fines, penalties, punitive, exemplary or multiplied damages where allowed by law
- Coverage provided for work performed by or on behalf of the named insured, including the insured's liability for work performed by subcontractors

Professional Liability (Claims-made and reported coverage)

- Coverage is provided for professional services performed by or on behalf of the named insured, including the insured's liability for professional services performed by subcontractors
- Coverage is provided for recommendations made for site selection, transportation, disposal, or treatment of pollutants



insured.™

Additional Facts

- Up to \$5 million in Limits
- \$1,500 Minimum Premium for a standalone CPL policy
- \$2,500 Minimum Premium for a CPL/PL policy
- Typical enhancements include additional insured, waiver, mold and transportation pollution liability

Additional enhancements are available via endorsement, including, but not limited to:

- Non-Owned Disposal Site Liability Coverage
- Sudden and Accidental Premises Pollution Liability Coverage

The ACE Commercial Risk Services Difference

Professional Claims Staff: Our internal claims staff averages 10+ years of experience and is dedicated to serving our insureds.

Financial Strength: ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from the industry's principal agencies.

International Network with Local Expertise: Access to the product expertise and global reach of the ACE Group of Companies.

Why ACE?

ACE has the expertise and financial stability to entertain the most complex risks.

Submissions

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The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms, conditions and exclusions. Insurance is provided by Westchester Fire Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

ACE Commercial Risk Services is a division within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com

