Has one of your contractors lost a job or been removed from a project because they don’t have pollution insurance? While it may seem like only environmental contractors can incur a pollution loss, general construction and trade contractors have exposure to environmental perils, such as:

- Utility contractors hitting an underground pipeline
- Interior construction contractors’ mistakenly disturbing asbestos
- Excavation contractors inadvertently sending unwanted storm water runoff to an adjacent property

These are just a few of the environmental exposures that a contractor could face and Contractors Pollution Liability insurance is specifically designed to address a wide range of these environmental insurance needs.

**Coverage Highlights**

- Provides limits as low as $300,000 and as high as $50 million
- Minimum premium = $2,500
- Underwritten on a blanket or project-specific basis
- Transportation coverage is automatically included as a covered operation
- Includes coverage for the Insured’s Emergency Response Costs incurred in response to pollution conditions that necessitate immediate action.
- If a loss is successfully mediated, the deductible paid by the insured is reduced by 50% with a limit up to $25,000

**Coverage Enhancements**

- Definition of Pollution Conditions expanded to include Microbial Matter, Legionella pneumophila & silt and sedimentation
- Coverage provided for waste that is disposed of at a qualified transfer, storage or disposal facility
- The temporary storage of equipment and materials at any associated staging or storage areas not subject to the Owned Property Exclusion
- Definition of Bodily Injury modified to include medical monitoring that accompanies physical injury

**WHY AIG**

AIG has a team of Environmental underwriters in its Small Business office that specialize in CPL insurance for contractors with annual revenues at or under $20 million. This allows us to provide the highest level of service with a personal touch that you can’t get from an automated underwriting system. We pride ourselves in our ability to promptly react and respond to situations where a contractor needs a pollution liability policy before they can start a new job. We also recognize that environmental insurance is a specialty product and a knowledgeable underwriter is only a phone call or email away.
PIER
(Pollution Incident & Environmental Response)®: Provides policyholders with 24-hour / 7-days-a-week access to pre-screened crisis management specialists who respond in a timely manner to environmental incidents, including indoor air quality issues such as microbial matter or Legionella pneumophila, at pre-negotiated rates regardless of whether the incident is covered under the policy. PIER’s robust network of resources includes: emergency spill response contractors, environmental consultants, causes and origin investigators, regulatory specialists, waste disposal experts, air quality and plume modeling firms, community/media relations firms, and more. Environmental policyholders are enrolled automatically in PIER, so specialists are just a phone call away: 1-877-PIER-NOW (743-7669)

CPL Projects – specific program for job-specific policies that includes all of the previously listed enhancements plus

- $100,000 separate defense limit
- Completed Operations Extension of the Policy Period
- An option to extend the Policy Period for up to six months for no additional premium in the event that construction has been delayed at the project as long as construction values do not exceed 10% of the original construction values reported in the and the delay is not due to additional work being added

Value-Added Policyholder Advantages
Claims: Our pollution claims operation, with 90+ claims specialists, is the largest in the industry. The depth and breadth of our operation means we can devote expertise to environmental claims of all types, such as mold, transportation spills or large toxic tort cases.

- In 2016, the Environmental Specialty Claims group AIG received approximately 2,900 new claims, over $330 million paid in claims and legal expenses in 2016.
- CrisisResponse®: When a crisis strikes, a company must act swiftly to mitigate losses and prevent reputational damages. CrisisResponse coverage may be provided on some policies to provide immediate access to funds needed to expedite recovery in the event of a potentially catastrophic environmental crisis. Provides up to $250,000 additional limits outside the policy limit for immediate use following a crisis management event
- CrisisResponse payments can help pay CrisisResponse costs associated with a loss covered under a pollution liability policy
- Covered expenses may include temporary living expenses, travel expenses, psychological counseling, medical and funeral expenses
- 24-hour, toll-free crisis hotline (877-244-3100) and approved crisis management and public relation firms

Contact
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To learn more: Phone 1-877-TO-SERVE; environmental@aig.com; http://www.aig.com/us/environmental

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