



# What's Inside Contractors Pollution Liability (CPL)

## Protecting Against Contractor's Pollution Risks

Contractors Pollution Liability (CPL) insurance provided through AIG insurers is the way to manage environmental liabilities left uncovered by standard GL insurance with restrictive pollution exclusions. This product is specifically tailored to the needs and exposures faced by contractors and offers a business-critical solution to help minimize loss when pollution conditions result from their operations.

The environmental insurance coverage offered through AIG insurers has been evolving for more than thirty-five years to meet changing market demands. We continue to look to the future of environmental risks faced by contractors with aggressive market research and product development to ensure the most effective and specialized products are available to meet their needs.



## Key Policy Benefits

### TARGET CLASSES

All construction and service contractors  
Practice and Project Policies

### LIMITS

Up to \$75M

### POLICY FORM — UPDATED IN 2018

Occurrence and claims-made forms available  
Tailored solutions, including excess follow-form requirements

### PRACTICE POLICIES

Multi-year term available

### PROJECT POLICIES

Policy term up to 15 years, including completed operations  
Quick and efficient quoting process to meet the demands from project start to finish to meet the demands of our contractor partners  
Owner-Controlled Projects  
Contractor-Controlled Projects

### DEDICATED UNIT FOR SMALL BUSINESS

Underwriters specializing in contractors with annual revenue under \$20M  
Dedicated unit provides rapid and efficient response  
Email submissions/inquiries to [sbenvironmental@aig.com](mailto:sbenvironmental@aig.com)



## Key Policy Features

### EMERGENCY RESPONSE COSTS

Up to the policy limit — no requirement for third-party claim or written demand

### PRE-CLAIM EXPENSE

To help prevent or avoid a loss

### CRISIS MANAGEMENT

### \$1 M DEFENSE OUTSIDE THE LIMIT

### BROAD NAMED INSURED

Including certain acquired entities

### MICROBIAL MATTER

### TRANSPORTATION

### BLANKET COVERAGE FOR QUALIFIED NON OWNED DISPOSAL SITES

### NAMED INSURED

Can include joint ventures and contractors of all tiers and project lenders





# WHY AIG for Contractors Pollution Liability?

## Largest and Most Experienced in the Industry

AIG Environmental is structured to support the market we serve, with dedicated underwriters that offer local knowledge and have the required underwriting authority to deliver creative solutions to our customers.



### Experience

Over **35 years** in providing and servicing Contractor Pollution Liability Products



### Resources

Over 50 dedicated environmental underwriting specialists **15 Regional Offices** within North America



### Claims

Over 60 pollution claims specialists handling over **3000 claims annually**

## Outstanding Claims Service

AIG has experience handling large and complex pollution claims, with a proven record of helping contractors and their clients mitigate damages and recover expeditiously from losses. Specialized pollution claims teams are authorized to make rapid coverage determinations and advance payments to help insureds minimize disruption and to maintain continuity of their work.

## Coverage that Crosses Borders

As your business grows, you can turn to AIG as a trusted partner for customized and seamless multinational insurance solutions. With a global network throughout the world, you can count on AIG's exceptional breadth of products, local market knowledge, and outstanding claims service across our global network to handle your business needs.

## Going Beyond Insurance

PIER (Pollution Incident and Environmental Response)<sup>®</sup>

- PIER Program has been active for over 25 years.
- 24/7 toll-free response hotline number (1-877-PIER-NOW).
- Policyholders have access to a nationwide network of pre-screened emergency response contractors, environmental specialists, or crisis management firms, unprecedented in the industry, who respond in to environmental incidents at pre-negotiated rates.
- Rapid response time can minimize the overall cleanup costs and mitigate potential liabilities.
- As a true value-added program, enrollment in the PIER program is free and policyholders are automatically enrolled.
- Access is provided to CrisisResponse<sup>®</sup> information and allows policyholders to submit a claim by completing a simple online form.





[aig.com/environmental](http://aig.com/environmental)

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