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

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

$1M 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.

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)®

- 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® information and allows policyholders to submit a claim by completing a simple online form.
American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this press release.

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