



CPL ProjectProtect®



Every project tender includes a list of specific tasks which a contractor must complete using the most economically efficient blend of materials, time, and talents. Each task comes with its own set of challenges including environmental risk management. Unforeseen pollution incidents, if left uninsured, could impact the project’s profitability.

Fortunately, CPL ProjectProtect offered through AIG insurers provides a comprehensive insurance solution tailored to the unique environmental pollution risks associated with project work.

Environmental Exposures	Why is this a Concern?	CPL ProjectProtect Coverage Solution
<i>Transportation and Disposal of Waste</i>	Construction projects can generate both non-hazardous C&D wastes and hazardous waste. If hazardous waste was mistakenly delivered to a C&D landfill, a claim could potentially result. Waste could also result in a pollution condition if it is released during the course of transportation.	<ul style="list-style-type: none"> • Coverage is offered for Bodily Injury, Property Damage, and Environmental Damage for material spilled or released while being transported, or while being loaded or unloaded. • Emergency Response Costs allows an Insured to quickly respond to a pollution condition that requires immediate action, regardless of whether or not a written claim is received. • Coverage is offered for Bodily Injury, Property Damage, and Environmental Damage for waste that causes a pollution condition that is disposed of at a qualified licensed transfer, storage or disposal facility.
<i>Storm Water Runoff</i>	Releases of silt or sedimentation during a construction project could result in costly third party liability claims.	<ul style="list-style-type: none"> • CPL ProjectProtect specifically addresses Bodily Injury, Property Damage, and Environmental Damage resulting from pollution conditions, including silt and sedimentation.
<i>Coordination of Onsite Personnel</i>	Complex projects can involve a multitude of contractors and subcontractors with specialties in a wide array of disciplines all working onsite at any given time. Proper supervision is necessary to avoid potential pollution risks and enable the project to be completed according to schedule.	<ul style="list-style-type: none"> • Coverage is offered for the inadequate supervision of subcontractors performing Covered Operations that results in a pollution condition. • Coverage for Claims Expenses, including defense costs, up to an additional \$100K above the applicable limit may be provided. • The Policy Period may be extended up to an additional six (6) months at no additional premium to account for construction delays.
<i>Sustainable Construction</i>	Sustainable construction is the practice of limiting the environmental impact of a project. One way of limiting the environmental impact of construction is to reuse or recycle discarded construction materials.	<ul style="list-style-type: none"> • Coverage is offered for Restoration Costs, including costs associated with property improvements using environmentally preferable materials. • CPL ProjectProtect specifically addresses Claims for Bodily Injury, Property Damage, and Environmental Damage resulting from pollution conditions based upon waste that has been recycled or reused in a manner that is environmentally preferable to disposal.

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Discharges Threaten Waterways and Wetlands

Due to the failure of a previously built dam, the developer at large resort expansion project inadvertently discharged fill into a nearby tributary, causing a large amount of sediment to be released downstream. Pursuant to a governmental order, the developer was responsible for all costs associated with the assessment, clean-up, and restoration of the tributary.

CPL ProjectProtect may provide coverage for claims for bodily injury, property damage and environmental damage that gives rise to clean-up costs, resulting from pollution conditions caused by covered operations associated with a project.

Fill Containing Recycled Concrete was Contaminated

A contractor was hired to excavate and rubble the concrete sewer pipe that bordered the perimeter of a property that was being redeveloped. The contractor was instructed to mix this material with other soils on the property to generate clean fill. The clean fill was sold to another commercial property being developed. Unbeknownst to the contractor, the concrete pipe contained asbestos. Both properties needed to be remediated, resulting in a costly clean-up operation.

CPL ProjectProtect may provide coverage for claims for bodily injury, property damage, and environmental damage for waste that has been recycled or reused in a manner that is environmentally preferable to disposal.

For more than three decades, AIG has been the leader in the environmental insurance market, developing products geared toward the unique risks and exposures faced by multiple industry types. CPL ProjectProtect is an endorsement to the Contractors Pollution Liability (CPL) policy that was designed with benefits specifically catered to project contractors. Contact AIG today to start proactively managing your environmental risks.

Contact us::

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Bring on tomorrow



American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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Claims scenarios are presented for illustrations only and are not intended to be relied upon by insureds.