



Contractors Pollution Liability (CPL)

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 just as much 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, up to \$250,000
- If a loss is successfully mediated, the deductible paid by the insured is reduced by 50% with a limit up to \$25,000

Why Environmental Division of AIG?

The Environmental Division of AIG has a team of 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 endeavor to a 48-hour response time for all submissions and 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.

NextGen Protection® Endorsements

CPL Specialty Trade Protect® – combines several coverage enhancements that are geared specifically for artisan or trade contractors.

- 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
- Waste that is relinquished to others to recycle or reuse in a manner that is environmentally preferable to disposal not subject to the Product Liability Exclusion
- 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

Contact:

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CPL ProjectProtect® – special program for job-specific policies that includes all of the previously listed Trade Protect 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 2013, the Environmental division of AIG received 3,060 new claims
- Third-party payments totaling \$286 million were paid in 2013

RiskTool Advantage®: We are proud to offer the RiskTool System to our CPL policyholders as a complementary benefit of being an AIG policyholder. The RiskTool System consolidates important environmental, safety and health risk management resources into one easy-to-use system, allowing policyholders to:

- Track the latest changes in regulatory compliance
- Adopt environmental, health and safety best practices as well as new loss prevention technology
- Set up and monitor risk management program components such as Safety Data Sheets (SDS), facility audits and motor fleet safety requirements
- Keep employees and managers informed and trained with company-wide message postings, online training programs in multiple languages, and coordination of self audits
- Create instant risk alerts that give key personnel information they need to manage potential loss situations

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)



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.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: www.linkedin.com/company/aig

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