



CPL Specialty Trade Protect®

Specialty trade contractors have the necessary tools and expertise to perform a specific construction task or activity as needed during any phase of a construction project, from site preparation and new construction to restoration and demolition. Each specialty comes with its own set of challenges and its own set of environmental risk management needs.

Fortunately, CPL Specialty Trade Protect offered through AIG insurers provides a comprehensive insurance solution tailored to the unique environmental pollution risks facing specialty trade contractors.

Environmental Exposures	Why is this a Concern?	CPL Specialty Trade Protect Coverage Solution
<i>Lead-Based Paint</i>	Using lead-based paint in a residential setting was banned in 1978 in the U.S.; however, as of 2010, almost 38 million U.S. homes still contain some lead-based paint. Specialty trade contractors such as carpenters, painters, and electricians performing renovation activities could potentially disturb the existing lead-based paint, creating a hazardous environment for the residents.	<ul style="list-style-type: none">• CPL Specialty Trade Protect includes an expanded definition of Bodily Injury to include any accompanying medical monitoring affiliated with a person's physical injury, sickness, or disease resulting from pollution conditions.
<i>Mold & Bacteria</i>	Water can be an element of necessity as well as an area of risk for many specialty trades contractors. Building exterior or finishing contractors take steps to avoid unwanted water intrusion in their work. In pumping and air conditioning systems, water may sit stagnant, providing an environment for bacteria to thrive or mold spores to grow. Exposure to indoor air contaminants may give rise to health concerns.	<ul style="list-style-type: none">• CPL Specialty Trade Protect specifically addresses a variety of indoor air exposures such as legionella pneumophila and microbial matter, which includes mold and mildew.
<i>Transportation & Disposal of Waste</i>	Specialty contractors at a project site can generate both non-hazardous C&D wastes and hazardous waste. Both types of waste need to be handled and disposed of properly according to their unique characteristics. If hazardous waste was mistakenly delivered to a C&D landfill, a pollution condition may potentially result. Waste may 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 waste that is disposed of at a qualified licensed transfer, storage or disposal facility and results in a pollution condition.• 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.
<i>Storm Water Runoff</i>	The operations of a specialty trade contractor may result in stormwater discharges from a site. Releases of silt or sedimentation during a construction project may result in costly third-party liability claims.	<ul style="list-style-type: none">• Coverage is offered for Bodily Injury, Property Damage, and Environmental Damage resulting from pollution conditions, including a release of silt and sedimentation.
<i>Equipment Staging Areas</i>	Specialty trade contractors commonly provide all of the tools needed to complete a specific task. Depending on the scope of work and the length of the project, trade contractors might store their materials or equipment at or near a job site until the project is complete. Improper storage or handling of their supplies may lead to unintentional spills or leaks, potentially contaminating nearby soil or groundwater.	<ul style="list-style-type: none">• Coverage is offered for Bodily Injury, Property Damage, and Environmental Damage resulting from pollution conditions caused by Covered Operations at property used for associated staging or storage of equipment and materials.

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Asbestos Released During a School Renovation

A masonry contractor was hired to renovate the exterior wall of an elementary school cafeteria, originally built in the 1950's. During the course of renovations, the contractor removed 30 ft of shoring, causing the wall to collapse onto the tiled floor below. After the masonry work was complete, the lunchroom staff began complaining of respiratory illness and they subsequently filed a claim against the masonry contractor alleging that the collapsed wall caused asbestos fibers to be released from the tiled floor.

CPL Specialty Trade Protect may provide coverage for claims for Bodily Injury, including any accompanying medical monitoring affiliated with a third party's physical injury, sickness, or disease resulting from Pollution Conditions caused by Covered Operations.

Site Run-Off from Construction Project Pollutes Creek

An excavation & grading contractor was hired to perform the site preparation work for a new housing development. During the development and construction of a residential community, silt was discharged from the work site into a local creek. A class action lawsuit was filed against the contractor alleging that the silt contaminated the creek.

CPL Specialty Trade Protect may provide coverage for claims for Bodily Injury, Property Damage, and Environmental Damage resulting from Pollution Conditions, including a release of silt and sedimentation.

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 Specialty Trade Protect is an endorsement to the Contractors Pollution Liability (CPL) policy that was designed with benefits specifically catered to Specialty Trade contractors. Contact AIG today to start proactively managing your environmental risks.

Contact us::

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Bring on tomorrow



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