



## Environmental Risk: Contractors Pollution Liability (CPL) Policy

<b>Product Description</b>	<ul style="list-style-type: none"><li>• Claims Made or Occurrence Triggers available</li><li>• Coverage for sudden and accidental pollution events</li><li>• Mold coverage available on a claims made basis</li><li>• No exclusions for construction defects or water intrusion</li><li>• Policies available for practice, project specific (OCIP/CCIP) or XS placements</li><li>• Coverage available for operational, transportational and disposal liability</li></ul>
<b>Minimums</b>	<ul style="list-style-type: none"><li>• Target minimum premium: \$10,000</li><li>• Minimum SIR: \$10,000; \$25,000 for mold related liability</li></ul>
<b>Limits</b>	<ul style="list-style-type: none"><li>• Capacity available up to a \$25 million per claim/aggregate limit</li></ul>
<b>Typical Client Profile</b>	<p>Most commercial contractors, subject to our underwriting guidelines, including:</p> <ul style="list-style-type: none"><li>• General Contracting</li><li>• Painting</li><li>• Concrete</li><li>• Landscaping</li><li>• Insulation</li><li>• Environmental</li><li>• Carpentry or Framing</li><li>• Roofing</li><li>• Construction Management</li><li>• Masonry</li><li>• Electrical</li><li>• Plumbing</li><li>• Mechanical/HVAC</li><li>• Drywall</li><li>• Excavation/Site Development</li><li>• Civil</li><li>• Street/Road</li><li>• Heavy Highway/Bridge</li></ul>
<b>Restricted Classes or Industries</b>	N/A
<b>Key Competitive Advantages</b>	<ul style="list-style-type: none"><li>• Covers potential environmental losses for work performed by or on behalf of the named Insured</li><li>• Prevents gaps in coverage due to pollution related exclusions on a contractors CGL program</li><li>• Mold Awareness Training provided to clients at ACE's expense where fungi coverage is required</li><li>• Offers option of tailoring coverage through endorsements and manuscript language including pollution related auto exposures, non-owned disposal site coverage and project XS requirements</li><li>• Broad definition of pollution conditions included fungi for clients seeing mold liability</li><li>• Property Damage definition inclusive of Natural Resource Damages</li><li>• Long Term Tail Coverage/Completed operations available on project placements</li></ul>
<b>Contact(s)</b>	Jon Peeples Phone: 720 228-4028 Email: jon.peeples@ace-ina.com

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