



Product Profile

Contractors Pollution Liability

Contractors Pollution Liability (CPL UK) provides comprehensive protection for contractors, site owners and developers against pollution releases, whether sudden & accidental or gradual, caused by new pollution conditions or the exacerbation of existing pollution conditions. Coverage is available worldwide, can be tailored to meet individual needs as well as any special insurance requirements, and may be an owner controlled program or held directly by the contractor.

Cover

Our flexible CPL policy features the following covers:

- Clean-Up Costs
- Bodily Injury & Property Damage
- Environmental Damage
- Nuisance Claims
- Defence Costs
- Mitigation Expenses
- Additional Specific Covers Available:
 - Contract specific or annual cover
 - Multi-year policy terms
 - Claims made or occurrence wording
 - Prior acts cover available if insured has been continuously covered on a claims made basis
 - Completed operations
 - Non-pollution biodiversity damage

Key Exclusions

- Fines and penalties
- Intentional non compliance

Target Market

- Construction Companies
- Facilities Management Companies
- Development Companies & Housebuilders
- Demolition Contractors
- Local Government
- Remediation Contractors
- Brownfield Developers
- Any entity controlling a construction project

Underwriting Capacity

We can provide maximum limits up to £40 million or \$50 million

CPL UK is one of a range of environmental impairment liability products from American International Group UK Limited. This is a summary only. Exclusions apply. Scope and terms are subject to the terms and conditions of the policy. A specimen policy is available on request.

Product Profile

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Broker Facts

Construction Industry	The Environment Agency reported that the Construction Industry is responsible for nearly a third of all industry-related pollution incidents in the U.K and according to Sustainable Build more water pollution incidents than any other industry.
Environmental Damage	CPL UK covers provisions of the Environmental Damage Regulation 2009, including liability for damage to biodiversity and other new provisions such as complementary and compensatory remediation resulting from the covered operations.
Gradual Pollution	CPL UK covers liabilities for gradual pollution (often excluded by general liability policies) as well as accidental pollution.
Third Party Liability for bodily injury and property damage	CPL UK covers third party liability for bodily injury and property damage arising from pollution conditions resulting from the covered operations.
Nuisance Claims	CPL UK covers claims arising from statutory, public or common law nuisance resulting from the covered operations.
Clean-up Costs	CPL UK covers the costs of cleaning up pollution resulting from the covered operations.
Mitigation Expenses	CPL UK covers the costs of urgent action required to avoid or minimise the effects of pollution.
Bespoke Wording to meet Contractual Requirements	For complex risks and to meet contractual requirements, AIG take a flexible approach to ensure the client's needs are met.



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