

## PRODUCT PROFILE

EIL Protect

# 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.

### Target Market

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

### Key Exclusions

- Fines and penalties
- Intentional non compliance

### Underwriting Capacity

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

### 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

# 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.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)). AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, [caa@caa.lu](mailto:caa@caa.lu), [www.caa.lu/](http://www.caa.lu/).