

# CONTRACTOR'S POLLUTION LIABILITY

As contractors take on jobs, they must always be wary of potential environmental risk exposure. Having the proper insurance is essential to make sure that if anything goes wrong, **contracting companies will be adequately protected from the financial fallout.**

APRIL's Contractor's Pollution Liability (CPL) policies are designed to respond to pollution and environmental damage caused by the activities of contractors.

## Target clients

### Eligible Contractors & Consultants:

- General Contractors
- Contaminated Land Remediation
- Transportation Services
- Demolition & Excavation
- Oilfield Services

### Non eligible Contractors & Consultants

- HVAC / Remediation / Asbestos / Mould
- Oil / Fuel Delivery
- Mining

## Coverage features

- Designed to respond to broad and **changing environmental law**
- Pollution can be of a **Sudden or Gradual nature**
- **Third-Party Claims** for:
  - Bodily Injury
  - Property Damage
  - Clean-up Costs
- **Emergency costs** (where the named insured must respond to a pollution incident)
- **Claims expenses** covered under all sections, including investigation and legal defence
- **Transportation activities** included as part of contracting operations
- Coverage based on contracting operations selected by the insured
- Completed operations extensions available

## Underwriting considerations

- **\$30 million maximum limits**
- **Minimum \$5,000 deductible**
- **Claims made policy\***
- **Single project policies** available on an owner controlled basis (whereby all interested parties are named)
- Maximum periods:
  - Claims made annual – 36 months + extended reporting
  - Project policies up to 10 years + extended reporting

\*Occurrence available for Project policies

**APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.**

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To find out more or make an application, please contact:

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