



ACE Environmental Risk

Contractors Pollution Liability Policy

The Contractors Pollution Liability (CPL) policy is designed to offer protection for environmental liabilities arising out of the contract works (covered operations) of the insured undertaken at customer and project sites. An array of cover is available for the insured and their subcontractors with each solution tailored by ACE Environmental Risk to meet specific needs.

Key Benefits:

- ▶ Cover for sudden & accidental and gradual pollution.
- ▶ Claims-made or occurrence forms available.
- ▶ Cover on a practice or project-specific basis.
- ▶ Pollution 'wrap-up' solutions available for remediation or construction projects.
- ▶ Automatic cover for biodiversity (natural resource) damage.
- ▶ Cover for full liability under the Environmental Damage Regulations is available.
- ▶ Damage to third-party property including diminishment in value.
- ▶ Legal defence costs included.

Cover Summary:

Where the covered operations of the insured create a pollution condition, the following cover can apply.

- ▶ Liability for third-party bodily injury, property damage, trespass, nuisance or obstruction.
- ▶ Indemnity for clean-up costs incurred by the insured in relation to such third-party claims or where required under environmental law.
- ▶ Liability for damage to biodiversity including complementary and compensatory remediation costs – can include non-pollution causes too.

- ▶ Emergency expenses where the insured needs to respond to the imminent threat of pollution.
- ▶ Costs and expenses included for all claims within the policy limits.

Programme Parameters:

- ▶ Limits available up to \$30m / €25m / £20m.
- ▶ Flexible policy periods from annual to significant multi-year terms for projects.
- ▶ Can be written standalone or combined with other ACE CAR & liability offerings.
- ▶ Supported by a first-class global network, we can offer a range of domestic and international solutions.

ACE Environmental Risk

- ▶ A specialist underwriting team in London and Manchester with a wealth of technical and commercial knowledge and experience.
- ▶ Local underwriting authority has created a deserved reputation for responsiveness, flexibility and consistency.
- ▶ The team is supported by the global capacity and financial stability of the wider ACE Group.

Contact Details

For further information, please contact your local ACE office or the Environmental Risk team direct:

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