



## Contractors Pollution Liability



**Contractors Pollution Liability (CPL) is coverage designed to protect from third party claims for damages caused by pollution conditions arising from the insured's covered operations. Adding Mold coverage broadens the defined list of covered pollutants to include molds and funguses.**

### How does CPL work?

- Generally designed to address the coverage gap created by the CGL pollution exclusions.
- Policies usually written to provide coverage for operations performed "by or on behalf" of the insured.
- Coverage is provided for the insured's operations away from their own premises.
- Base policies can be written on either a Claims Made or an Occurrence basis.
- Mold coverage may have a sub limit of liability, as well as its own deductible.
- Existing Claims Made programs can be effectively converted to Occurrence.

### Who buys it?

- Environmental service providers of all shapes and sizes.
- Non-environmental trade contractors, general contractors, and construction managers.

### Optional coverage enhancements:

- Over the Road Pollution for the transportation operations of the insured.
- Temporary storage of contaminants on the insured's property.
- Incidental professional.
- Blanket Waiver of Subrogation, Additional Insured.
- And many other enhancements.
- Non-Owned Disposal Site Coverage (NODS).
- Mold.
- Defense outside the limits.

### Cost and application:

- Premiums start at \$1,000, plus tax and fee.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.
- Required Applications:  
Please go to the Applications section of our site (<https://b-h-a.com>) and download the CPL application.

### Questions about CPL?

#### Contact Beacon Hill Associates:

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