

# Contractors Pollution Liability / E&O

## A Package Policy Covering Contractors Pollution Liability and Errors and Omissions

CHUBB®



Chubb Environmental Risk offers a package policy specifically designed for environmental contractors, general contractors and consultants. As the lines of responsibility between design firms and contractors continue to blur, contractors are assuming nontraditional risks that their core insurance coverages may not address. Professional Liability coverage has become just as essential to a contractor as it is to an architect or engineer. New methods of project delivery have created challenges and exposures that need to be understood, assessed and adequately insured by the parties accepting the risk. One of the most significant challenges faced by risk managers is identifying and managing risk when design and engineering responsibilities are shared among many project participants.

The Contractor's Professional Liability insurance program is designed for contractors with the design-build or construction management responsibilities. Underwritten through Chubb Environmental, the program is designed to help take the worry out of

construction projects and let companies focus on what they do best.

### Target Segments

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- Environmental contractors, environmental consultants, environmental engineers, general contractors / design builders, trade contractors, (HVAC / Mechanical)

### Coverage Highlights

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- Protects the consultant/contractor's ability to continue doing business in the event of a claim
- Offers option of tailoring coverage through endorsements and manuscript language
- Helps insured realize cost savings by eliminating multiple premium payments for separate policies
- Combines Contractors Pollution Liability and Errors & Omissions coverage to reduce the potential for gaps in coverage
- Covers the contractor in cases where an error or omission causes the release of harmful pollutants

## Coverage and Limits

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- Errors & Omissions available on a claims-made basis; Contractors Pollution Liability available on a claims-made or occurrence basis
- Policy limits up to \$50 million per/aggregate, subject to a minimum self-insured retention of \$25,000 per loss for E&O and \$10,000 per loss for Contractors Pollution Liability
- Minimum policy premium of \$15,000
- Policies available on a blanket or project-specific basis

## Why Chubb?

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- Chubb financial stability (rated AA- by Standard & Poor's and A+ by A.M. Best)
- With Chubb-owned offices in all major markets and a network of long-term partners committed to our high standards, we can provide unmatched expertise in more than 170 countries.
- Option to tailor coverage, such as project excess requirements
- Experienced underwriting specialists in Canada.
- Specialized claims and risk control expertise
- Broad range of services available through national and international network of best-in-class engineering consultants, including environmental risk control experts.
- Long Term Tail Coverage/Completed Operations available on project placements
- Thought Leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long term relationships

## Contact Us

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**Chubb. Insured.<sup>SM</sup>**

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