

# Outstanding value, service and expertise.

## Environmental & Construction Professional Contractor's Pollution Legal Liability Plus

Distinguished's Contractor's Pollution Legal Liability Plus (CPL) protects against environmental liabilities that are not typically covered by a general liability policy. The policy provides coverage for clean-up costs, bodily injury, property damage (including natural resource damage), business interruption, and legal costs caused by a pollution condition or indoor contaminant condition resulting from contracting services or completed operations.

### Let's get your Environmental & Construction Professional Clients covered.

#### **Product Highlights:**

- · Occurrence pollution coverage for third-party claims
- First-party trigger for pollution discovered by the Insured
- Coverage for clean-up costs incurred on an emergency basis
- · Coverage for mold and legionella
- Indemnity coverage for pollution protective loss arising from a pollution condition or indoor contaminant condition resulting from subcontracted contracting services
- Business interruption coverage at owned locations and contingent business interruption coverage at job sites
- Facility coverage for owned locations and equipment yards
- Occurrence non-owned disposal site and transportation coverages
- Coverage for Bankruptcy Litigation Expense, Disaster Management Costs, Subpoena Expense, and Litigation Expense
- Credit towards SIR for use of approved mediation
- Additional legal costs provided outside the limit
- Target classes include (but not limited to) general contractors, environmental contractors, street and road contractors, plumbers, electrical contractors, and other trade contractors
- Coverage provided by SiriusPoint

#### **Capacity:**

- Limits of liability up to \$25M/\$25M
- · Policy terms up to three (3) years
- Project policies up to seventeen (17) years in total coverage (five year term plus completed operations per state-specific statutes up to twelve years)
- Minimum premium of \$5,000 for an annual policy

#### 24/7 Emergency Response Support

Distinguished's Environmental team of underwriters, engineers, geologists, environmental scientists, and insurance professionals have over 300 years of combined environmental and insurance-related experience to provide solutions tailored to protect your business from its unique environmental exposures. Using a customer-focused approach and state-of-the-art systems enables us to provide you with a full suite of products to provide coverage for fixed facilities, contracting services, and professional liability with both primary and excess capabilities.

### For additional information please contact:

#### **Doug Stepenosky**

President, Environmental & Construction Professional

dstepenosky@distinguished.com

#### Distinguished benefits you can count on.







The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend on the policy in effect and its governing terms, conditions, exclusions and the facts of each situation. Please refer to the policy forms for specific coverage details. Insurance coverage may not be available in every jurisdiction.

