

# Contractor's Pollution Liability (CPL) Coverage

Western World's optional Contractor's Pollution Liability (CPL) coverage enhancement helps contractors manage environmental liabilities left uncovered by standard general liability policies and may satisfy contractual requirements for pollution insurance.



## Who Needs CPL?

Regardless of their discipline, all contractors can face daunting liability and associated defense costs from environmental claims. Some examples include:

- Utility contractors hitting an underground pipeline
- Interior construction contractors mistakenly disturbing asbestos
- Plumbers causing a water leak which resulted in mold growth at a job site
- Machinery and equipment operators leaking hydraulic fluid at a work site
- Transportation spills resulting from traffic accidents
- Tank ruptures resulting in lawsuits naming all trade contractors on the job site as parties to the litigation

## Appetite and Classes

CPL coverage is generally available to contractor classes within Western World's general liability appetite. Contractors must confirm no prior pollution releases or claims in the last five years and warrant no knowledge of a possible claim.

## How to Add CPL Coverage Endorsement to Policies

Wholesale brokers can add CPL coverage to their clients' qualifying general liability policies directly through the WWIP platform.



## Coverage Highlights

Western World provides qualified general liability policyholders with two options for CPL enhancement coverage. Each option provides:

- Coverage for bodily injury, property damage, and environmental damage resulting from pollution conditions caused by the policyholder's work
  - includes transportation and completed operations
- Emergency response costs (ERC) coverage to respond to pollution conditions that necessitate immediate action
- Coverage for liability arising from qualified non-owned disposal sites
- Coverage for microbial matter (mold), legionella pneumophila, silt/sedimentation and natural resource damages
- 24/7 assistance with emergency response, crisis management and control of costs via PIER (Pollution Incident and Environmental Response®)
- Separate Limits: \$250,000 each incident/\$500,000 aggregate limit (subject to a \$2,500 deductible)

### Option 1: Standard Coverage Endorsement

- CPL Coverage subject to a 30-day discovery/90-day reporting provision
- Defense is provided within the policy limits
- Minimum Premium = \$250 or 10% of the GL premium, whichever is greater

### Option 2: Premier Coverage Endorsement

Premier Coverage enhancements to Option 1 include:

- Removal of the 30-day discovery/90-day reporting restriction
- Provides defense outside policy limits
- Minimum Premium = \$1,250 or 20% of the GL premium, whichever is greater

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## About Western World

### Dedicated Underwriting Team

Western World employs an experienced and dedicated team to help wholesalers and their clients manage their risks.

### Coverage Form

#### Underwriting and Classification Guide

We have a comprehensive, easy to use underwriting and classification guide to assist you in writing most risks within your authority.

### Convenient Platform

Western World utilizes our Western World Integrated Platform (WWIP), which allows producers the ability to rate, quote, bind, and issue policies in one system. WWIP is a long-standing, highly rated and user-friendly system.

### Financial Security

Western World Insurance Company carries an A.M. Best Group Rating of A (Excellent), Financial Size Category XV.

### Claims

Environmental Claims Professionals have experience handling complex pollution claims, with a proven record of helping contractors mitigate damages and recover expeditiously from losses.



## Contact

To learn more about the Western World Contractor's Pollution Liability (CPL) coverage, please contact your Western World Underwriter.

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Western World Insurance Company, an AIG company, is a U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit [www.aig.com](http://www.aig.com).

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