

Contractors Pollution Liability

RPS[®]

Risk Placement Services, Inc.

Knowledge. Relationships.
Trust and Confidence.

Key Product & Coverage Features



Broad definition of pollutants includes fungus, legionnaire's, mold, EIFS, asbestos, lead, silica



Operations Pollution Liability caused by insured's work and results in a claim for bodily injury, property damage, environmental damage



Emergency expenses incurred responding to environmental damage resulting from insured's work



Crisis management costs includes a crisis management consultant to assist with managing the media and minimizing the economic harm caused by a crisis management event



Revenue up to \$50M



Third party claims



Comprehensive definition of bodily injury



Civil fines and penalties included in definition of a loss with only criminal exclusion



Transportation pollution liability



Misdelivery, loading & unloading defined with regard to transportation



Additional insured included where required by contract



One year term for practice policies, up to two years for project policies

Target Classes

Construction and service contractors including but not limited to environmental and non-environmental services such as construction, maintenance, and trade industries.

Restrictions

This risk is being underwritten by two expert carriers in Contractors Pollution Liability. Review the Multi-carrier Coverage Comparison and the Carrier Industry Appetite on the RPSSmallBusiness.com dashboard to learn more about the revenue categories and options available through this cover.

Limits & Minimum Premiums

\$5M • \$1,500



Quote online at

RPSSmallBusiness.com

Claims Scenarios



1

Concrete Contractor - Laid an undercoat of slag while creating a new runway for a large international airport in the Midwest. After the runway was complete, it was discovered that the slag was contaminated and was leaching pollutants into a tributary of one of the Great Lakes. The claim exceeded \$400,000.



2

HVAC Contractor - Installed an HVAC system in a new office building. Within weeks after opening, the building had to close due to occupants being overcome with breathing problems and headaches. The contractor was one of many parties sued. During discovery, it was determined that the HVAC system was installed exactly as the specs described. However, the contractor had to absorb over \$250,000 in uncovered defense costs because he had no environmental coverage, therefore, no defense costs.



3

Pipeline Contractor - A contractor suffered a large claim when he installed a new storm water drainage system for a municipality in MI. Not long after completion a very heavy rain struck the city, causing a backup of water with human waste into the basements of over 100 high-priced homes. The contractor was sued for installing an inadequate system and the environmental insurance carrier paid over \$800,000.



4

Paving Contractor - A city hired a contractor to finish six roads, two primary and four cul-de-sacs. The size of the job required that the contractor apply 2,800 gallons of oil-based sealant. However, before the sealant could dry, precipitation washed it off the roads and into the city's storm drains and a nearby stream. The oil-based sealant was found to be potentially harmful and the city inspector ordered the contractor to clean it up. Fifty property owners who lived along the stream filed suit for bodily injury and property damage as a result of the washout. The contractor paid all costs associated with the cleanup and settlements for approximately \$600,000.



5

Janitorial Contractor - Working at a mall, a cleaning company inadvertently mixed cleaners, one ammonia based, the other chlorine based. The result was a toxic cloud of ammonia chloride that caused respiratory distress in dozens of shoppers. Total cost of this claim: \$175,000.



6

Excavation Contractor - A contractor was hired to perform grading operations for roads at a new sub-division. The contractor was following the engineering plans provided by the engineering firm. Unfortunately, the plans were incorrect, leading to an improper slope. When the first rain storm occurred, storm water ran off into the basements of several homes causing property damage. The excavation contractor was named in the lawsuit as well as the engineering firm. The end result: The excavation contractor was eventually dismissed, but not until \$100,000 was spent on defense costs.

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