



# CONTRACTORS' POLLUTION LIABILITY

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The Arthur J. Gallagher construction team has a wealth of experience in the field of environmental risk management. By providing expert advice competitive cover is available to protect the insured against pollution risks.

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## ENVIRONMENTAL RISKS FOR CONTRACTORS

Protecting the environment is of a greater concern than ever before and those contractors who are able to demonstrate knowledge and awareness of these issues at a tender stage will be viewed favourably come decision time.

Whilst the majority of insurers are able to provide a policy, Arthur J. Gallagher can offer you real expertise and knowledge that gives you a competitive advantage.

We provide a suite of insurance products that will give a contractor peace of mind coupled with many years of experience and expertise in handling incidents of pollution.

## CONTRACTOR POLLUTION LIABILITY (CPL)

Designed to protect an organisation facing environmental risks through their ongoing business operations, or just a single project, CPL can cover liability for the pollution that may arise as a result of contractors operations.

With the option to provide cover in areas such as working with contaminated land, the accidental release of fuel, chemicals and hazardous gases or dust, our CPL policy can be tailored to your requirements.

## WHO IS CPL PROTECTION FOR?

The potential for causing pollution or damage to the environment is often increased when a site is being developed.

A policy can be placed for consultants or contractors performing hazardous operations, or operating on contaminated sites.

CPL can be purchased alone or alongside Public/Product and Professional Indemnity insurance to efficiently package the pollution coverage and reduce potential for gaps in coverage. CPL can also be bought on a project specific basis or to protect a developer, landowner, funder and other project stakeholders.



## What is covered by the policy?

Gradual, sudden and accidental pollution events (including mobilisation of existing pollution) arising from the contractors' operations.

### COVER INCLUDES PROTECTION AGAINST:

- Regulatory Action
- Third party clean-up costs.
- Third party claims for bodily injury and property damage.
- Biodiversity damage.
- Legal defence expenses.

## Greater Protection

The CPL Policy can be arranged independently but more often than not it will form part of a full project insurance programme designed to provide the client and key stakeholders with comprehensive protection.

The Arthur J. Gallagher team can provide cover for more than just CPL and would be happy to advise on:

- Professional Indemnity
- Employers Liability
- Contract Works
- Public/Products Liability
- Own Plant
- Credit Insurance
- Hired in Plant
- Collateral Warranties and Performance Bonds

### YOUR NEXT STEP

For a discussion on your requirements or to explore cover options please contact:

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