



# Pollution Liability, Contractors

## Coverage highlights

### Third party liability

Where pollution migrates away from your site it can result in damage to someone else's property or a need to clean up that property. The pollution event may also cause injury to third parties both on and offsite. The same issues can arise from contracting activities performed at a worksite. This policy responds to claims from third parties seeking compensation, to regulatory investigations under environmental law and covers the associated costs and expenses.

### Transportation liability

Movement of goods, waste or other cargo will often form part of your business, whether performed by you or on your behalf. This policy responds, in excess of any pollution cover in statutory auto policies, to claims for third party injury, property damage, cleanup and regulatory actions where pollution arises from transportation activities.

### Natural resource damage liability

Site operations, contracting activities and transportation activities may result in significant damage to natural ecosystems and biodiversity leading to action being taken by regulatory authorities. This policy will cover the cleanup and restoration costs required by law, plus associated costs and expenses.

### Emergency costs

A quick response is key when a pollution event occurs to prevent it migrating to other areas or otherwise increasing in severity. This policy reimburses you for the costs of actions taken to mitigate the pollution event where it poses an imminent and significant threat to the environment or other people and their property.

### Key benefits

- Cover can be purchased on an annual or project-specific basis
- Project policies provided with periods up to five years and an option for occurrence coverage
- Cover for fines and penalties where insurable by law
- Retroactive periods up to five years
- Covers use of watercraft as part of contracting activities
- Emergency costs provided to full policy limits
- Extended reporting period of 90 days offered as standard

## Appetite

### Risks generally considered acceptable

- Electrical contracting
- Demolition
- Excavation & site grading
- Commercial, residential and industrial construction
- Highway and bridge construction
- Engineering
- Logging & site clearance
- Mechanical/industrial equipment installation & maintenance
- General contracting

### Risks that will be considered

- HVAC & plumbing contractors
- Oil & gas pipeline maintenance
- Mould & asbestos abatement
- Oilfield Services
- Tunnelling
- Soil & groundwater cleanup
- Dredging and marine works
- Haulage/trucking
- Emergency spill response

### Risks generally declined

- Underground tank and liner installation
- Facilities management - waste disposal sites
- Facilities management for mines
- Maintenance of residential fuel tanks
- Delivery of fuel to residential premises
- Exploration and production well drilling
- Oil & gas pipeline construction unless on a single-project basis

### Limits and deductibles

- Limits of liability available to \$25m each pollution event and in the aggregate
- Deductibles starting from \$2,500

# Programs



## Cyber Insurance

Comprehensive cover for cybercrime, privacy liability & breach notification, system damage & system business interruption and access to an expert, in-house cyber claims and incident response team.



## Professional Liability

Broad, packaged policies for a wide range of professional services with cyber cover offered as standard.



## Management Liability

Cover for a range of risks faced at board-level, including primary and excess directors and officers (D&O) cover.



## Medical Malpractice

Experienced underwriting and unambiguous malpractice cover for healthcare organizations, professionals, surgeons and dentists.



## Environmental Liability

Pollution liability cover for sites and contractors including bodily injury, environmental damage & cleanup costs.



## Financial Institutions

Cover tailored to the new risks faced by modern financial institutions and investment managers.



## Healthcare

Packaged policies for healthcare providers and practitioners, including organizations operating in the digital healthcare industry.



## Transaction Liability

Representations & warranties cover available to both buyers and sellers, backed by the largest M&A liability team in London.



And more!

## Property & Casualty

Cover for the core property and general liability risks faced by most businesses like property damage, business downtime, bodily injury, employers' liability and products liability.

## Intellectual Property

Covering the defense or pursuit of infringement claims, contractual indemnities, loss of IP rights and loss of profit.

## Product Recall

Comprehensive cover for a variety of industries and recall scenarios, ranging from product guarantees and contamination events to cyber product tamper.

## Terrorism

Standalone cover in the event of political, religious and ideological acts, including non-damage business interruption.

## Kidnap & Ransom

Cover for traditional and emerging K&R risks, like cyber extortion, as well as marine piracy policies. Backed by a global 24/7 crisis & emergency response team.

## Life Sciences

Bespoke cover for drug developers, clinical trial & research organizations, medical device manufacturers and nutraceuticals.

## Technology

Professional liability and cyber cover for tech companies, tech service providers, consumer apps and social networks.

## Media & Entertainment

Comprehensive cover for media, advertising and other organizations creating or promoting content on or offline.