

ENVIROSURE CONTRACTORS ENVIRONMENTAL LIABILITY

FOR DAMAGE CAUSED BY THE ACTIVITIES OF CONTRACTORS



Cansure's Contractors Environmental Liability solutions are designed to respond to pollution and environmental damage caused by the activities of Contractors.

These covered operations can be diverse, from facilities management to heavy construction with programs written on an annual or multi-year project basis. Policies are underwritten by a specialist Environmental Impairment Liability (EIL) team. This underwriting expertise is combined with a focus on flexibility, responsiveness and service.

KEY ASPECTS OF OUR COVERAGE (Subject to Policy Wordings)

- Third-party bodily injury
- Third-party property damage including loss of use and diminishment in value
- Third-party nuisance and trespass
- Third-party clean-up costs
- Clean-up costs incurred by regulators or imposed on the named insured by those regulators
- Emergency expenditure in responding to an incident
- Costs and expenses for all insured sections, including investigation, adjustment and legal defence
- Spill response hotline available 24/7 as listed on the policy
- Extended reporting is offered for 90 days automatically with option to extend for up to 36 months
- Blanket coverage for mobile tanks up to 1000L (without requirement to schedule to tanks onto the policy)
- Automatic coverage for non-owned disposal sites subject to certain criteria

FEATURES

The policies have been designed to keep pace with the need to provide adequate safeguards in this constantly changing environment, and provide the following benefits:

- Pollution can be sudden or gradual, thereby creating greater certainty for the named insured
- In addition to civil/tort law, policies are specifically designed to respond to broad and changing environmental law
- Project programs can be offered with periods of up to 10 years and on an 'owner-controlled' basis, whereby all interested parties are named
- Completed operations extensions are available
- Coverage can be offered on a standalone basis or combined with many other products offered by Cansure, including General Liability, Contractors Equipment insurance and Professional Liability.

Program Structures

- Limits to \$30 million each incident, costs inclusive. Larger aggregate limits are available
- Policies written on a claims made basis, except Contractors single project programs are also available on an occurrence basis
- Minimum \$2,500 deductible, and flexible premium options available
- US capability for contractors/truckers

**For more information, contact your
underwriter or send an email to:
info@cansure.com**

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