



# Pollution liability

## Contractors

Product brochure  
Canada

### Overview

Our contractors pollution liability (CPL) policy addresses the core pollution risks faced by any company involved in contracting activities at third-party or project sites. This includes liability for bodily injury, property damage and cleanup costs, damage to natural resources and costs incurred in responding to an emergency.



### About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](#).

### Contact



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## Coverage highlights

### Third party liability

There is always potential for a pollution event to arise during contract works resulting in damage to someone else's property, a need to clean up that property or surrounding land and water, or injury to other people. This section responds to claims from third parties seeking compensation, to regulatory investigations under environmental law, and covers associated costs and expenses.

### Transportation liability

Movement of goods, waste or other cargo will often form part of contracting activities, whether performed by you or on your behalf. Our policy responds to claims for third party injury, property damage, cleanup and regulatory actions where pollution arises from transportation activities.

### Natural resource damage liability

Contracting and transportation activities may result in significant damage to natural ecosystems and biodiversity leading to action being taken by regulatory authorities. Our 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. Our 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
- Cover for non-owned disposal sites available
- Retroactive cover provided
- Covers use of watercraft as part of contracting activities
- Policies on a primary or excess follow-form basis
- Emergency costs provided to full policy limits
- Extended reporting period of 90 days offered as standard

## Appetite

### What we love

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

### What we consider

- Dredging and marine works
- Emergency spill response
- Environmental consultants (excluding E&O)
- HVAC & plumbing contractors
- Mould & asbestos abatement
- Oil & gas pipeline maintenance
- Oilfield Services
- Soil & groundwater cleanup
- Tunnelling
- Waste collection
- Water, sewer & other utilities

### What we ordinarily decline

- Aerial application of fertilizer, pesticides, herbicides or other chemicals
- Delivery of fuel to residential premises
- Exploration and production well drilling
- Facilities management - waste disposal sites
- Oil & gas pipeline construction unless on a single-project basis
- Restoration contractors
- Underground tank and liner installation

### Limits and deductibles

- Policy limits to \$15m
- Deductibles starting from \$2,500

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*