



Pollution liability

Product brochure
Canada

Overview

Our pollution liability policy addresses the core risks faced by any company operating from a site they own, lease or control, from their contracting activities at third-party or project sites, or from transportation activities performed in connection with the business. This includes the costs to clean up their own property or surrounding land and water, liability for third party bodily injury, property damage and cleanup costs, damage to natural resources, plus costs incurred in responding to an emergency. This policy combines the coverage and benefits of our site pollution liability (SPL) and non-project specific contractors pollution liability (CPL) products.



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 and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

Contact



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Coverage highlights

Cleanup costs

Activities at your site can result in a pollution event, which impacts the property itself and may also migrate offsite, affecting neighboring land or water. We provide 'first party' cover for the costs of cleaning up the pollutants on and offsite, along with any associated costs and expenses.

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. Our 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. 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

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. 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.

Appetite

Please see our site pollution liability and contractors pollution liability product brochures for details on the risks we love, those we'll consider and those we are likely to decline.

Key benefits

- Clean up of property follows discovery of pollution – no regulatory investigation required
- Includes costs to restore your property damaged as a result of cleanup works
- Clean up of asbestos in soil and water included
- Cover for fines and penalties where insurable by law
- Cover for non-owned disposal sites available
- Covers use of watercraft as part of contracting activities
- Policies on a primary or excess follow-form basis
- Retroactive cover provided
- Emergency costs covered to full policy limits
- Extended reporting period of 90 days as standard

Limits and deductibles

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