

CONTRACTORS POLLUTION LIABILITY

Contractors Pollution Liability (CPL) is a specialized liability product that protects contractors from various claims that can result from an environmental incident.

This policy provides third-party coverage for bodily injury, property, and environmental damage caused by pollution resulting from an Insured's work. It responds to both gradual and sudden pollution conditions and can extend coverage to clean-up costs as well as fines and penalties, where insurable by law.

TruStar's policy is a "claims-made" form that generally covers:

- Third Party Bodily Injury and Property Damage – injuries to third parties and damages to third party property
- Emergency Response Costs – clean-up costs incurred to abate and/or respond to a pollution event
- Fines and Penalties – civil fines, penalties, or assessments for environmental damage
- Contractors' Errors and Omissions Liability – alleged or actual errors or omissions in the performance of the Insured's work
- Faulty Workmanship – coverage for compensatory damages to make good faulty or improper workmanship
- Non-Owned Locations – extends coverage to loss incurred at a location not owned by the Insured
- Transportation Liability – covers bodily injury, property damage, and clean-up costs resulting from a pollution event occurring in transit

Submission Essentials

To help our team provide the best possible underwriting experience, please try to include the following information as part of an Applicant's submission:

- Completed and Signed Application
- Description of Business Operations
- Breakdown of Revenues
- Detailed Loss History (5-Years)
- Details of Expiring Coverage (Incumbent Insurer and Expiring Premium)

Underwriting Philosophy

TruStar prides itself on its collaborative and entrepreneurial underwriting philosophy.

Our team has experience with many types of commercial, mechanical, environmental and specialty contractors and can design a policy on an annual or project-specific basis. We are actively targeting mid to large contractors in asbestos removal, lead and mould abatement, demolition, excavation, restoration and remediation, sewer and watermain construction, waterproofing, and welding, but welcome any other opportunities to become your trusted underwriting partner.

To learn more about our current appetite or to download an application and other marketing material, please visit us at trustar.ca

