

Contractor's Pollution Liability

Environmental hazards on the job can subject a contractor to liability regardless of the type of work performed.

Typical hazards may include:

- Toxic substances contained in construction materials and released during construction or demolition
- Disposal of certain types of solvents, fuels, chemicals, wastes or contaminated soil
- Accidental release of fuel oil, chemicals or toxic gases from broken pipelines, utilities or fuel tanks
- Injuries or damages caused by the use of equipment or materials
- Exacerbation of existing hazardous conditions when moving hazardous materials around a site or offsite causing further pollution conditions
- Negligent installation of tanks, process vessels and pipelines meant to contain hazardous materials causing a release of hazardous materials

Endorsement overview

Zurich Energy Casualty offers Contractor's Pollution Liability (CPL) – a specialized version of pollution legal liability – to cover energy contractors for claims from bodily injury or property damage stemming from the presence, escape, or release of pollutants, including liabilities from sudden and accidental or gradual pollution events.

The CPL is an endorsement to the General Liability (GL) policy and coverage includes third-party claims for bodily injury, property damage and environmental damage that occur during the policy period and result from pollution conditions caused by the contractor or subcontractors.

Coverage features

- Available on a project-specific basis or blanket basis to cover all of the insured's operations
- Non-admitted endorsement attached to a non-admitted GL policy
- Occurrence form
- Covered operations are specified in the form schedule
- Defense costs included within policy limits
- Covers completed operations (not products)
- Reasonable and necessary cleanup costs
- No exclusion for Superfund and similar government listed sites

Targeted customer profile

- Oil and gas
 - Upstream contractors: specialty and service, infrastructure and maintenance (drilling of wells/ over-the-hole exposures excluded)
 - Midstream contractors: construction and maintenance of pipelines, terminals, tanks, etc. (facility operators excluded)
 - Downstream contractors: construction and maintenance of refineries and petrochemical plants (facility operators excluded)
- Mining
 - Contractors involved with support facilities for mines, e.g., road work, excavation, grading, concrete, carpentry; building of housing, equipment repair, etc. (mining operation excluded)
- Power Generation/Utilities
 - Service contractors; contractors involved with new construction, maintenance or repair of power generation facilities (facility operators excluded)
- Alternative/Renewable Energy
 - Wind, solar, hydropower, biomass and geothermal contractors; contractors involved with new construction, maintenance or repair of these types of facilities (facility operators excluded)

For more information

Contact your Zurich representative or visit www.zurichna.com/energy for more information on Contractor's Pollution Liability and other products and services for the energy industry.

Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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