Environmental & Pollution Liability Insurance for Service Industries
Environmental & Pollution Liability Insurance – Service Industries

Environmental & Pollution Liability insurance provides a comprehensive solution that addresses a range of environmental risks that are often not covered by General Liability or Statutory Liability policies.

The policy will cover the policyholder for their legal liability arising from bodily injury, property damage and environmental damage caused by pollution incidents that occur when providing services. Importantly the policy will also cover emergency response expenses that are required to contain and remediate the contamination.

With increased regulatory focus on environmental issues and courts taking a strict “polluter pays” approach the consequences of a pollution incident can be very damaging for a service provider. This policy provides an all-inclusive solution to pollution risks.

**Coverage Benefits**

- Covers both Sudden & Accidental and Gradual Pollution incidents.
- Emergency Response Expense coverage explicitly provided.
- Coverage for Asbestos related incidents.
- Comprehensive protection for all types of contracting activities.
- Transportation and non-owned site liability are covered on a blanket basis.
- Insured’s owned/operated sites are covered (time limited).
- Multi-year policies available for projects up to 5 years; plus extended completed operations coverage.
- Defence Costs in addition to the Limits
- Optional Statutory Liability Endorsement.

**Capacity**

Capacity can be provided up to $30m depending on the coverage requested

**Target Industries**

- General contractors (commercial, residential, municipal, infrastructure, demolition, excavation and grading).
- Building trades including plumbing and electrical.
- Specialty contractors (oil and gas, pipeline, drillers).
- Remediation contractors (asbestos, amphetamines, emergency clean-up, general remediation).

**Claims Response**

Our reputation is built upon a solid promise to our policyholders. Our claims team strives for full, proactive communication with policyholders during key steps of the resolution process. Through accessing environmental experts we can act swiftly to manage a pollution crisis.

The description of coverage contained in this document is a summary and is for illustrative purposes only. The coverage is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance will govern. This document is accurate as at October 2015.