



## Contractors Pollution and Professional Liability

Our Contractors Pollution and Professional Liability policy is designed to help protect against the uncertainty of Environmental as well as Professional Liabilities associated with contracting operation.



## **Contractors Pollution and Professional Liability**

New methods of delivering construction projects have merged the lines of responsibility between design firms and contractors. As a result, contractors are now responsible for a wider range of activities, including construction management, design/build, supervision of subcontractors, scheduling, cost estimating, constructability reviews, value engineering, design assist services and more. This expansion of responsibilities has led to a higher professional liability risk, which is why Contractors Pollution and Professional Liability Insurance is an essential part of any contractor's risk management plan.

Our Contractors Pollution and Professional Liability (CPP) policy is a combined Pollution and Professional Liability policy that is custom tailored to address the unique risk exposures encountered by construction trade contractors, general contractors and construction managers, and help protect our Insureds against the uncertainty of Environmental as well as Professional Liabilities associated with their daily operations.



## Coverage includes

Coverage is offered through seven insuring agreements:

- Professional Liability
- Contractors Pollution Liability
- Transportation Pollution Liability
- Third Party Claims for Non-Owned Disposal Sites
- Microbial Substances Contractors Pollution Liability
- Named Insured's Locations Pollution Liability
- Emergency Remediation Costs



## Product Features

- Limits up to \$15,000,000
- Deductibles as low as \$5,000
- Minimum premium as low as \$5,000
- Project policy terms up to 5 years
- Project policy completed operations terms up to 10 years
- Project policy extended reporting periods up to 10 years

# Coverage Details

## Professional Liability

- Rectification Expense included in the policy form
  - Faulty workmanship exclusion does not apply to Professional Liability
  - Coverage for the use of Building Information Modeling (BIM) design assist programs
  - Coverage for Technology Services provided in the course of performing professional services
  - Automatic 90 days coverage for newly formed entities and acquisitions
  - Broad definition of Professional Services
  - Coverage for LEED Accredited Professionals
  - FHA and ADA defense expense (additional limit)
  - The Means and Methods exclusion does not apply to professional negligence claims
  - Corporate Reputation Rehabilitation (Additional Limit)
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Contractors Pollution Liability

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Additional Coverages For Eligible Risks

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# Who Needs This Coverage

**Carpenters**

**Construction managers**

**Drywall contractors**

**Electrical contractor**

**Excavation and grading contractor**

**Foundation contractors**

**General contractor**

**Geophysical contractors**

**Glass and glazing contractors**

**HVAC contractors**

**Insulation contractors**

**Industrial maintenance contractors**

**Masonry contractors**

**Mechanical contractors**

**Painting contractors**

**Plumbing contractors**

**Roofing contractors**

**Sewer and water contractors**

**Street and road contractors**

**Structural steel contractors**

**Utility contractors**



# Why Berkley Environmental?

- Ability to customize coverage to meet client needs
- Total account solution: PL, GL, WC, Pollution, Auto, and Excess
- Personalized service that leads to long-term customers
- Single-dedicated underwriter who focuses on your needs
- In-house claims team and risk management services
- Flexible policy forms and excess availability
- Business underwritten on behalf of Berkley member insurance companies rated A+ by A.M. Best



## Contact Us

Looking for answers regarding your policy, claims, or risk management services? Contact us for more information.



## Partner with Us

Looking to partner with Berkley Environmental as an agent? Connect with our team and back your environmental accounts with innovative coverage options.

