



# CONTRACTOR'S POLLUTION LIABILITY

Glatfelter provides an optional Contractor's Pollution Liability (CPL) coverage enhancement to help contractors manage environmental liabilities left uncovered by standard general liability policies and may satisfy contractual requirements for pollution insurance.

## Who Needs CPL?

Some examples include:

- Interior construction contractors mistakenly disturbing asbestos.
- Utility contractors hitting an underground pipeline.
- Transportation spills resulting from traffic accidents.
- Machinery and equipment operators leaking hydraulic fluid at a work site.

## Coverage Highlights

- Non-admitted
- Coverage for bodily injury, property damage, and environmental damage resulting from pollution conditions caused by the policyholder's work – includes transportation and completed operations
- Emergency Response Costs (ERC) coverage to respond to pollution conditions that necessitate immediate action
- Coverage for liability arising from qualified non-owned disposal sites
- Coverage for microbial matter (mold), legionella pneumophila, silt/sedimentation and natural resource damages
- 24/7 assistance with emergency response, crisis management and control of costs via PIER (Pollution Incident and Environmental Response®)
- Separate Limits: \$250,000 each incident/\$500,000 aggregate limit (subject to a \$2,500 deductible)

## Option 1: Standard Coverage Endorsement

- CPL Coverage subject to a 30-day discovery/90-day reporting provision
- Defense is provided within the policy limits
- Minimum Premium = \$250 or 10% of the GL premium, whichever is greater

## Option 2: Premier Coverage Endorsement

- Removal of the 30-day discovery/90-day reporting restriction
- Provides defense outside policy limits
- Minimum Premium = \$1,250 or 20% of the GL premium, whichever is greater

## Advantages

- Dedicated Underwriting Team
- Underwritten by A.M. Best Carrier - Rating of A (Excellent), Financial Size Category XV.
- Environmental Claims Professionals have experience handling complex pollution claims, with a proven record of helping contractors mitigate damages and recover expeditiously from losses.

### To add to a qualifying general liability policy:

- Application instructions found online at [glatfelterbrokerage.com](https://www.glatfelterbrokerage.com)
- Send all submissions to: [submissions@glatfelterbrokerage.com](mailto:submissions@glatfelterbrokerage.com)

**Have questions? We can help!**  
800.233.1957 | [glatfelterbrokerage.com](https://www.glatfelterbrokerage.com)

Coverage, terms, and conditions may be modified with additional underwriting.  
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