Contractors face many pollution risks stemming from operations at their job sites. These include contaminated soil disposal and the accidental release of fuel oil, chemicals and toxic gases from broken pipelines, utilities, and stationary and mobile fuel tanks. **CONTRACTORS POLLUTION LIABILITY INSURANCE** helps protect a wide range of pollution risks associated with construction projects.

**Contractors Pollution Liability insurance is issued on a non-admitted basis and provides:**

- Insurance for third-party claims for bodily injury and/or property damage insurance for remediation costs stemming from pollution incidents resulting from the contractor’s covered operations.
- Coverage for pollution incidents that occur due to transportation to and from jobsite.
- Coverage for non-owned disposal sites used when waste needs to be disposed of from job sites.

**What is needed to obtain a quote?**
1. Contractors pollution Application
2. Four years General Liability loss runs
3. Resumes of key individuals

**REAL WORLD EXAMPLES:**

**MASSONRY CONTRACTOR - SILICA**
A masonry contractor, performing a renovation project at a historic building, was sued by employees of a nearby office building. The claimants asserted that they were exposed to silica dust coming from the job site. The claimants reported damages for bodily injury asserting that required measures were not used to prevent or minimize dust emission during the project.

**UTILITY CONTRACTOR - SEDIMENT**
A utility contractor left an unfinished concrete vault open over the weekend. Heavy rains washed away sediment controls allowing sand and silt to be released from the unfinished vault into the adjacent bay. The contractor was subsequently fined by a regulatory agency for natural resource damage resulting from the release of sediments into the bay.

**DEMOLITION CONTRACTOR - ASBESTOS**
During the demolition of a portion of a museum a contractor inadvertently disturbed unknown asbestos that had been contained in the floor tiles. The asbestos contaminated other areas of the museum, forcing closure during the remediation. The demolition contractor was held responsible for the clean-up costs and business interruption.

**PAINTING CONTRACTOR - LEAD**
A child who lived in an apartment building constructed in the 1970s was diagnosed with lead poisoning. The renovation of the building by a painting contractor allegedly caused unsafe conditions for the child. The parents of the child filed a bodily injury claim against the painting contractor. As part of the investigation of the claim, an expert was hired. Other potential causes for the lead poisoning were discovered. As a result, the painting contractor was held liable for only a portion of the claim.