CONTRACTORS POLLUTION LIABILITY TOOLKIT II

BROAD OCCURRENCE COVERAGE FOR POLLUTION INCIDENTS CAUSED BY YOUR WORK

Your work includes, but is not limited to:

- Contracting operations – *no scheduling required*
- Transportation activities (first and third party) *including wrongful delivery*
- Waste disposal facilities, including broad language, *no scheduling required*

Site Pollution Liability Coverage (claims made trigger)

- Sudden and accidental coverage (15-day discovery, 30-day reporting), including midnight dumping
- Optional expansion to full site coverage, including financial assurance for underground storage tanks

Environmental Crisis Management Coverage

- Media and public relations support included, not subject to a deductible

ADDITIONAL POLICY ENHANCEMENTS

- Defense Outside the Limits of Liability – not subject to deductible or sublimit
- Worldwide Coverage Territory
- Pollutants broadly defined including:
  - Fungus and Legionnaire's Disease, electromagnetic fields, low-level radioactive material, medical and infectious wastes
- Pollution Incidents broadly defined including:
  - Midnight dumping, silt or sediment, and exacerbation of pollutants from your work
- Restoration Costs includes repair/replacement upgrades with materials meeting Green Standards
- Emergency Response Costs, for costs incurred within 15 days. Not subject to written demand or sublimit

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ADDITIONAL POLICY ENHANCEMENTS

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- Bodily Injury – including medical monitoring, building-related illness
- Property Damage – including natural resource damage and diminution in value
- Environmental Damage – including environmental professional trigger absent applicable environmental laws
- No asbestos, lead or silica exclusion for your work
- No professional exclusion
- Intentional Acts exclusion, giveback for specific advice by counsel and emergency response
- Broad givebacks for your products and your work
- Waiver of subrogation and additional insured status for insured's clients where required by written contract
- Broad definition of Insured Contract
- Fines and penalties exclusion limited to criminal
- Coverage for newly acquired entities up to 120 days
- Service of suit in any court of competent jurisdiction within the United States
- Claim notification as soon as practicable
- 90-day automatic Extended Reporting Period (ERP) and available Supplemental ERP up to 36 months
- 90-day notice of cancellation except for failure to pay premium when due
- Non-auditable for premium

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