

Get CPL quotes 3X faster than the industry average.¹

Quote, submit and bind in minutes with The Hartford Pronto.

Contractors Pollution Liability policies provide broad occurrence coverage for pollution incidents caused by contracting operations, transportation activities and waste disposal. CPL coverage is often required by contract and frequently needs to be put in place quickly to avoid construction delays.

Contractors eligible for The Hartford Pronto system include the following:

- Revenues up to \$75M
- Insureds domiciled in 50 states
- Fall within approximately 150 approved ISO GL class codes for artisan trade contractors including*:
 - » Appliance Installation
 - » Carpentry/Framing
 - » Concrete/Masonry
 - » Electricians
 - » Excavating/Grading
 - » Fencing
 - » Flooring
 - » HVAC/Mechanical
 - » Logging
 - » Painters
 - » Plumbers
 - » Roofers
 - » Steel Erection
 - » Street & Road
 - » Swimming Pool Services
 - » Water Well Drillers
 - » Weatherization
 - » Window Installers/
Glass Glazers

*Other class codes are automatically routed to an underwriter, ensuring a fast turnaround.

Meet your client's deadlines.

Get this critical coverage into your client's hands when they need it using Pronto.

[Access the CPL Pronto User Guide.](#)

Broad policy coverage enhancements including:

- Broad Occurrence Coverage for Your Work – no scheduling of contracting operations required
- Transportation activities (first and third party) including wrongful delivery
- Waste disposal facilities, including broad language, no scheduling required
- Defense Outside the Limits of Liability – not subject to deductible or sublimit
- Waiver of subrogation and additional insured status for insured's clients where required by written contract
- Non-auditable for premium
- No asbestos, lead or silica exclusion for your work
- No professional exclusion
- Pollutants broadly defined including: fungus and Legionnaires' disease, electromagnetic fields, low-level radioactive material, medical and infectious waste

For underwriting questions, please contact:
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To learn more about digital capabilities, contact:
specialtydigital@thehartford.com



¹ Based on August 2023 survey of Herald and partner feedback.

General Product Description

This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage

The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declaration, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Pacific Insurance Company Ltd., Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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