Contracting Services Project Specific Environmental Liability Insurance Policy

Covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services for a specific project. This policy also provides coverage for liability associated with Non-Owned Disposal Sites and Transportation of the insured’s product or waste.

This policy is suitable for many contractors, including:

- Alternative Energy Contractors
- HVAC Contractors
- Utility Contractors
- Demolition Contractors
- Construction Managers / General Contractors
- Plumbing Contractors
- Design/Build Contractors
- Drilling Contractors
- Painting Contractors

Policy Benefits

- Can be structured as a single company project specific, owner-controlled wrap-up or a contractor-controlled wrap-up insurance program.
- Contracting Services coverage provided on an occurrence basis.
- Coverage for non-owned disposal sites on an unscheduled basis.
- Occurrence In-bound and Out-bound transportation coverage to or from a Project Site.
- Legal Expense is provided within the Limit of Liability.
- Definition of Bodily Injury includes building related illness and medical and environmental monitoring.
- Definition of Insured includes the client of the insured when required by written contract.
- Primary insurance for the insured’s client when required by written contract.
Policy Benefits, continued

- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments.
- Definition of Pollutants includes mold, Legionella and EMFs.
- Mold Matter coverage available on an occurrence basis.
- Definition of Property Damage includes Natural Resource Damages.
- Ninety (90) day Automatic Extended Reporting Period for claims-made coverage grants.
- Completed operations coverage available.
- Cumis Counsel where entitled by law.
- Blanket waiver of subrogation when required by written contract.

Policy Features

- Limits of Liability up to $50 million each occurrence/ $100 million in the aggregate.
- Up to ten (10) year policy term.
- Combination of policy term and completed operations cannot exceed fifteen (15) years.
- $5,000 minimum premium for single year policy.
- Covers Projects in the U.S. and Canada.
- Separate limits can apply to each coverage part.

Submission Requirements

- GAIG Supplemental Application for Project Specific Contracting Services Environmental Liability Insurance.
- Past three (3) years loss history.
- Copy of the full contract for the project.