

## Lexington Midmarket Casualty: Contractor's Pollution Liability (CPL) Coverage

Lexington Midmarket Casualty (LMMC) provides an optional **Contractor's Pollution Liability (CPL)** coverage enhancement that helps contractors manage environmental liabilities left uncovered by standard general liability policies and may satisfy contractual requirements for pollution insurance.



### Who Needs CPL?

Regardless of their discipline, all contractors can face daunting liability and associated defense costs from environmental claims. Some examples include:

- Utility contractors hitting an underground pipeline
- Interior construction contractors mistakenly disturbing asbestos
- Plumbers causing a water leak which resulted in mold growth at a job site
- Machinery and equipment operators leaking hydraulic fluid at a work site
- Transportation spills resulting from traffic accidents
- Tank ruptures resulting in lawsuits naming all trade contractors on the job site as parties to the litigation

### Appetite and Classes

CPL coverage is generally available to [contractor classes within LMMC's general liability appetite](#). To qualify for CPL coverage, contractors must confirm no prior pollution releases or claims in the last five years and warrant no knowledge of a possible claim.

### How to Request CPL Coverage Endorsement to Quotes and Policies

Wholesale brokers can request CPL coverage for their qualifying clients from their LMMC underwriter.



### Coverage Highlights

LMMC's CPL enhancement coverage provides qualified general liability policyholders with:

- 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: \$1 million each incident/\$1 million aggregate limit (options up to \$5 million)
- Deductible: \$5,000 (with options for \$10,000 and \$25,000)
- Defense outside policy limits
- Minimum Premium = \$2,500

# Why Lexington

## Size, Scale and Experience

Lexington Insurance is one of the largest Excess & Surplus Lines insurance carriers in the United States. It has more than 50 years of experience servicing companies and organizations of all sizes and industries. Lexington can tailor insurance solutions for most any risk.

## Dedicated Team and Expertise

The Lexington Midmarket Casualty underwriting team is experienced and dedicated to the midmarket space. Brokers can rely on getting the best information to support their clients' needs in a thorough and timely manner.

## Claims Services

An experienced environmental claims team draws on in-depth knowledge of risks and provides dedicated resources to ensure consistency of claims handling, effective account stewardship and winning claims strategies.



## Contact

If you have any questions about Lexington Midmarket Casualty Contractor's Pollution Liability (CPL), please contact:

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# LEXINGTON INSURANCE

An  company

Lexington Insurance Company, an AIG company, is a leading U.S.-domiciled surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company.

Licensed surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. 6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig)

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