

# Contractors pollution liability



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Markel's contractors' pollution liability policy (CPL) has redefined how contractors protect their assets from environmental risks. The CPL product is designed to protect contractors from third party claims alleging exposure to various environmental hazards as a result of contracting operations. The CPL product can also be integrated with Markel's other suite of environmental products to create a customized, unique insurance solution meeting the needs of any industry segment. It is also available either occurrence or claims-made.

## Coverage structure

- Annual practice programs
- Capacity products over non-Markel primary
- Contractor controlled programs (CCIP)
- Owner controlled insurance programs (OCIP)
- Project specific products

## Policy highlights

- Definition of insured includes clients as AI when contractually required
- Clean up cost
- Bodily injury and property damage
- Legal defense cost
- Broadly defined national resources damage
- Job site / use / loading and unloading transportation
- 60 day automatic extended reporting on claims-made form
- Circumstance reporting provision on CM form
- 3rd party transportation pollution
- Emergency response costs provided to full policy limits
- Toll free, 24 hours number to report claims or emergency response costs

## Target classes

- Bridges
- Institutional
- Schools
- Street / road
- Tarp funds

## Available coverage enhancements

- Terms up to 10 years
- Basic policy provides up to four years; extended terms available
- Up to ten years completed operations extended discovery
- Mold
- Non-owned disposal site coverage (NODS)
- Restoration costs coverage
- Corrective action expense reimbursement
- Fabricated products coverage

## Available capacity

**\$15,000,000**

## Minimum premium

**\$2,500**

## Markel regions

### Markel Mid South

Plano, TX  
469-241-3400

Submissions:  
midsouth@markelcorp.com

### Markel Midwest

Chicago, IL  
847-572-6000

Submissions:  
midwest@markelcorp.com

### Markel Northeast

Red Bank, NJ  
732-224-0500

New York, NY  
646-929-5699

Submissions:  
northeast@markelcorp.com

### Markel Southeast

Richmond, VA  
804-747-0136

Alpharetta, GA  
678-935-5700

Submissions:  
southeast@markelcorp.com

### Markel West

Woodland Hills, CA  
818-595-0600

San Francisco, CA  
415-490-4600

Scottsdale, AZ  
480-951-4363

Submissions:  
west@markelcorp.com

