



## POLLUTION INSURANCE FOR CONTRACTORS

The XL Insurance Environmental group's Construction program provides unique insurance and loss control solutions to the Construction industry. Backed by 25 years experience coupled with our superior risk control and claims management, we offer cradle to grave contractor's pollution protection. For more information, please visit our website at [www.xlenvironmental.com/con](http://www.xlenvironmental.com/con).

### CONTACT

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### TARGET MARKETS

- General Contractors
- Construction Managers
- Trade Contractors, including, but not limited to:
  - Concrete
  - Excavation and Grading
  - Heating, Ventilating, Air Conditioning (HVAC)
  - Mechanical, Electrical and Plumbing
  - Street and Road
  - Utility

### PRODUCTS AVAILABLE

- Contractor's Pollution Legal Liability (claims-made)
- Contractor's Pollution Legal Liability (occurrence)
- Professional and Contractor's Legal Liability (both on claims-made)
- Professional (claims-made) and Contractor's Pollution Legal Liability (occurrence)
- Coverages on a Project, Blanket or Excess Basis are available to qualified accounts
- **Capacity:** \$25 million (occurrence), \$50 million (claims-made)

### INFORMATION NEEDED TO QUOTE

- [XL Insurance Environmental Applications](#)
  - Will quote from competitor's application, but will bind upon receipt of XL application
  - 3 years currently valued loss runs
  - 2 years current financial information

### PROFESSIONAL INSURING AGREEMENTS

**Professional Liability:** provides coverage for acts, errors or omissions in covered professional services.

**Mitigation Expense:** gives the insured the ability to mitigate losses resulting from acts, errors or omissions in professional services in an effort to correct issues in real time that may arise on a project. This helps minimize or eliminate third party claims and costly litigation.

### ENVIRONMENTAL INSURING AGREEMENTS

**Job site:** available on a claims-made and reported basis or with an occurrence trigger. We provide coverage for pollution loss which the client becomes legally obligated to pay as a result of a pollution condition from covered contracting services at their job site.

**Emergency Remediation Expense:** allows the insured to incur emergency remediation expense to address a pollution condition for a limited period prior to providing notice to XL Insurance.

**Named Insured Location:** provides coverage for pollution loss as a result of a sudden and accidental pollution condition originating from a named insured's location which is on, at, under or migrating from the named insured's location.

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The information contained herein is merely a description of our insurance products and not a complete list of all terms, conditions and exclusions. Only the provisions of a specific policy have legal effect. Certain terms used in the description are defined in the policy. Please see the policy for a complete description of its scope and limitations of coverage.

"XL Insurance" is the global brand used by XL Group plc's (NYSE: XL) insurance companies. Coverages are underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions. Information accurate as of June, 2009.

**Transportation:** provides coverage for pollution loss resulting from a pollution condition during the course of transportation. The pollution condition may be discovered by the client during the course of that transportation or result in a claim against the client.

**Non-Owned Disposal Site:** provides coverage for pollution loss which the client becomes legally obligated to pay as a result of a pollution condition at a non-owned disposal site from waste generated through covered contracting services performed at a job site or that originates from a named insured's location.

### **RISK CONTROL SERVICES**

A broad range of services are available to minimize losses and protect your profitability including risk analysis, tailored training programs (environmental, mold, spills, contracts, etc.), and written program review.

### **CLAIMS SERVICES**

Specialized claims handling with cost effective solutions for litigation and remediation issues to minimizing the overall financial risk associated with an incident. Timely and fair resolution of claims through our in-house environmental attorneys and technical experts.

### **EMERGENCY RESPONSE SERVICES**

A nationwide claims hotline ONCALL available 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation.