

Now available for NIA members

Contractors Pollution Liability Coverage

Ensure your risk management strategies are staying ahead of the curve.

Broad occurrence coverage for pollution incidences caused by your work, including:

- > Contracting operations
- > Transportation activities (first and third party)
- > Waste disposal facilities

Coverage Highlights

Pollution Coverage

- > Fines and penalties exclusion limited to criminal
- > 90-day automatic extended reporting period (ERP) and available supplemental ERP up to 36 months
- > Waiver of subrogation and additional insured status for insureds' clients when required by written contract
- > Non-auditable for premium
- > No professional exclusion
- > Intentional acts exclusion; giveback for specific advice by counsel and emergency response
- > Restoration costs include repair/replacement upgrades with materials meeting green standards
- > Defense outside the limits of liability and not subject to deductible or sublimit

Optional Coverages

- > Site pollution liability coverage (claims-made trigger)
- > Sudden and accidental coverage (15-day discovery, 30-day reporting), including midnight dumping
- > Miscellaneous professional liability coverage (claims-made trigger)
- > Environmental crisis management coverage (no deductible; \$100k sublimit)



Key Pollution Risk Exposures How the Navigators' Policy Protects You

Release of vapors resulting from negligent installation

- > Pollution incidents broadly defined, including pollutant into or upon land, or any structure on land, the atmosphere or any watercourse or body of water
- > Bodily injury, including medical monitoring, building-related illness, exposure to off-gassing materials

Water damage resulting in fungus caused by negligent installation

- > Pollutants broadly defined to include fungus

Inadvertently damaging a pipe during insulation installation, causing a release of fluids

- > Property damage, including natural resource damage and diminution in value
- > Emergency response clean-up costs

Disturbance and release of asbestos fibers while replacing insulation

- > No lead or exclusion for your work

Disturbance of lead paint-containing materials while replacing insulation

- > No lead or exclusion for your work

Release of fibers or dust

- > No silica exclusion

Claims arising out of waste disposal (e.g., being named a potential responsible party in a governmental clean-up recovery action)


- > Use of a waste disposal facility coverage included

The Navigators Advantage

- > Underwriting integrity
- > Stable and experienced team
- > Industry-leading products
- > Responsive claims service

About the Navigators Environmental Team

Launched in 2009, Navigators Environmental has the expertise and tools to solve your most complex coverage challenges. We partner with you to help you build long-term relationships with your clients. Our high-quality products, deep industry and technical expertise, knowledgeable claims professionals and consistently excellent service help you deliver better risk management solutions.



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