

# Most contractors face pollution exposure. Smart contractors trust CNA.



## Limited Pollution Liability Endorsements for Contractors

### Creating an environment of lowered business risk.

Contractors' pollution exposure is more common than you think. That's why CNA offers a broad array of Limited Pollution Liability coverages for your work sites and premises. Backed by our best-in-class claim service and an "A" rating for financial strength, these supplements to your Commercial General Liability policy deliver valuable coverage for basic exposures, at a nominal cost.

### A wide range of coverages.

**Limited Pollution Liability – Commercial General Liability (CGL) Endorsement** — Covers third-party damages caused by the accidental release of pollutants at a work site or from your premises

- Covers third-party damages caused by the above-ground release of pollutants at covered premises
- Covers a pollution incident that commences and ends within 72 hours during the policy period
- Coverage available up to full policy limits
- Defense costs outside the limit of liability
- Includes clean-up costs if part of otherwise covered property damage
- First Party Preventive Remedial Expense coverage
  - Reimburses the policyholder for up to \$25,000/year to clean up pollutants on the policyholder's premises from a covered pollution incident to prevent bodily injury and property damage

### Industry-specific Limited Pollution Liability Coverages —

Available for the following contractor classes:

- Roofing Contractors (NRCA program)
- Landscape Contractors (PLANT program)
- Earth Moving Contractors – those involved with underground utilities, land improvement and road building (ARTBA, LICA and NUCA programs)

### Limited Pollution Coverage – Work Sites – CGL

**Endorsement** — Covers third-party damages caused by accidental release of pollutants at a work site

- Covers a pollution incident that commences during the policy period
- Coverage available up to full policy limits
- Defense costs outside the limit of liability
- Coverage is provided for gradual releases
- Includes clean-up costs if part of otherwise covered property damage

**Transportation of Designated Pollutants** — An additional offering on the auto line of coverage

- Third-party liability coverage for bodily injury, property damage and covered pollution cost or expense resulting from overturn of a covered auto
- Coverage available up to \$1,000,000 limit
- For pollutants to be named in the endorsement schedule

### A history of helping contractors protect their future.

For more than a century, in every business climate, CNA has helped companies identify and protect against risk. And with more than 60 years of experience working hand-in-hand with the construction industry, it's no wonder thousands of contractors look to us to protect their businesses, nationwide. When you're looking for a carrier with unique programs, flexible coverages and a strong foundation to build on ... **we can show you more.<sup>SM</sup>**



## Coverages in action.

Below are examples of how the Limited Pollution Liability coverages help protect businesses like yours.

COVERAGE	SCENARIO/RISK	EXPOSURE	COVERED
<b>Limited Pollution Liability</b>	ABC Construction maintains a construction yard with a 5,000-gallon above-ground storage tank used to store diesel fuel, which a worker fails to fully secure. Over the weekend, 800 gallons of diesel fuel drips undetected from the nozzle and onto the ground. The fuel leaks onto the lot of an adjacent business and into a stream running through that property.	\$75,000 to clean up neighbor's property. \$10,000 to clean up its own.	Since the damages resulted from an above-ground spill from ABC's premises and began and ended within 72 hours, the Limited Pollution Liability coverage covers the \$75,000 required to restore the neighboring property.
<b>Transportation of Designated Pollutants</b>	ABC Construction's tanker trucks are used to transport waste oil. One of their tanker trucks overturns on Highway 50. As a result of the crash, waste oil spills from the vehicle's 500-gallon storage tank.	\$100,000 in property damage to the surrounding land.	Normally, this would be excluded from the CGL policy because the loss involves operation of an auto, however the complete \$100,000 was provided under the Transportation of Designated Pollutants coverage.
<b>Roofing Contractors Limited Pollution Liability Coverage</b>	ABC Roofing is re-roofing a bank with an odor inside the building. One of the employees becomes ill and has to be taken to the doctor.	Compensation to cover the claim the worker files for the injury.	Coverage is provided for this claim.
<b>Earth Movers Limited Pollution Liability Coverage – Work Sites</b>	While clearing land for access roads to a new manufacturing facility, ABC Contracting unearths a large tract of soil contaminated with petrochemicals. The presence of chemicals was unknown to all parties.	Under the Comprehensive Environmental Response, Compensation and Liability Act, ABC could be found liable due to their movement of the contaminated soil.	The Limited Pollution Liability endorsement covers both liability and defense costs related to the exposure.
<b>Landscape Contractor Limited Pollution Liability Coverage</b>	A worker applying herbicide/pesticide at a customer's office complex accidentally sprays materials near the building entrance where three office employees are leaving for lunch. These persons later feel ill from breathing the pesticide fumes and are taken to the doctor.	The employees file a claim with the contractor.	The resulting claims for bodily injury are covered by the policy.

To learn more about how to protect your business from pollution risks, contact your local independent agent or visit [www.cna.com](http://www.cna.com).



The examples provided in this material are for illustrative purposes only and any similarity to actual individuals, entities, places or situations is unintentional and purely coincidental. In addition, the examples are not intended to establish any standards of care, to serve as legal advice appropriate for any particular factual situations, or to provide an acknowledgement that any given factual situation is covered under any CNA insurance policy.

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