

2026 Product Guide

CPPL

Contractors Professional & Pollution Liability



Product Highlights

CPPL Contractors Professional & Pollution Liability

About the Product

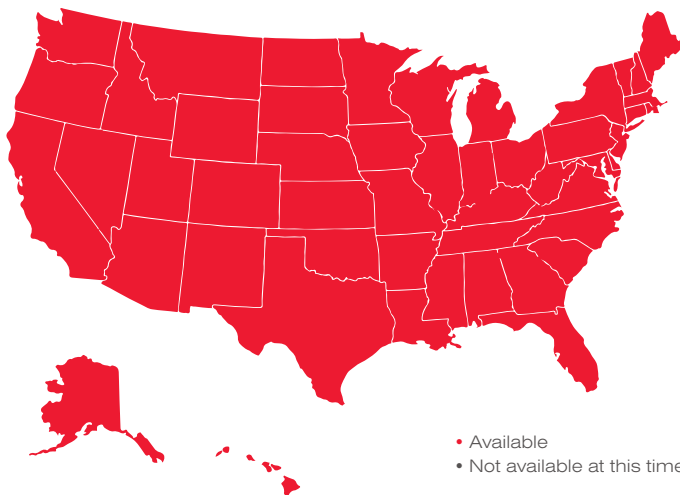
- General liability policies typically only cover property damage and/or bodily injury losses caused by ordinary construction work. Professional liability policies, however, typically cover any losses that arise as the result of professional negligence, errors or omissions. Pollution liability policies provide financial protection if pollutants are released or cause damage as a result of a contractor's work.
- **Primary coverages include** contractor professional, mitigation expense, contractor pollution, microbial, transportation and non-owned site pollution liability, pollution conditions arising from professional services and contracting services.
- **Additional coverages include** defendants reimbursement, disciplinary proceedings and reputation management, additional insured if required by a written contract (available via endorsement), automatic waiver of subrogation if required by a written contract, and softened hammer clause.

Key Benefits

- **Excess Liability:** Offered on a supported and unsupported basis
- **Minimum Deductible:** \$2,500
- **Minimum Premium:** \$1,500 - \$4,000 (depending on hazard/class of business)
- **Limits of Liability:** Up to \$2,000,000 each occurrence/\$2,000,000 in the aggregate
- Up to a 3-year optional extended reported period
- Network security available via separate endorsement
- No 3rd party mold, asbestos, lead, or pollution exclusions
- **Submission requirements:** 5 years Professional Liability/Pollution & GL loss runs
- **Policy form:** claims made & reported

Class Coverage, Including:

- ▶ Artisans
- ▶ Carpentry
- ▶ Concrete
- ▶ Construction Management
- ▶ Design/Build
- ▶ Drilling
- ▶ Drywall
- ▶ Electrical
- ▶ Fencing
- ▶ Fire Protection
- ▶ General Contractors
- ▶ Landscaping
- ▶ Maintenance/Janitorial
- ▶ Mechanical/HVAC
- ▶ Metal Erection
- ▶ Plumbing
- ▶ Rigging
- ▶ Roofing
- ▶ Soil Excavation/Grading
- ▶ Street & Road
- ▶ Telecommunications



Available in ALL 50 States

Wherever you are—we offer superior contractor insurance products and customer service that delivers value and protection insureds need. We feature a full array of online tools and a team of experienced underwriters.

Claim Cases

The following are three covered claim examples:

Example One:

Insured: XYZ Construction Inc.

Claim Scenario:

XYZ Construction was hired to renovate an old commercial building. During demolition, they unknowingly disturbed asbestos-containing materials, releasing asbestos fibers into the air. As a result, nearby residents and workers filed claims for bodily injury and property damage due to asbestos exposure.

CPPL Coverage:

XYZ Construction Inc., with CPPL coverage, was protected against the third-party claims related to pollution caused by asbestos exposure. The policy covered the legal defense costs and any resulting settlements or judgments.

Example Two:

Insured: ABC Roofing Services

Claim Scenario:

ABC Roofing Services was contracted to replace a commercial roof. During the roofing project, a worker accidentally spilled a significant amount of tar and other roofing materials into a nearby river, causing environmental contamination and harming aquatic life. Neighboring businesses filed claims for pollution-related property damage.

CPPL Coverage:

ABC Roofing Services, with CPPL coverage, had protection against the claims for pollution-related property damage. The insurance policy covered the cleanup costs and legal expenses.

Example Three:

Insured: JKL Builders (Design / Build Contractor)

Claim Scenario:

JKL Builders was overseeing a construction project that involved construction and electrical work. MNO Electrical, a subcontractor, accidentally spilled hazardous chemicals, causing soil contamination on the construction site. Additionally, before project completion, a wiring design error that had the potential to result in a claim was discovered.

CPPL Coverage:

CPPL coverage for JKL Builders protected them against third-party claims for soil contamination and potential damages due to a design error. The policy covered the costs of cleanup, property damage and legal expenses. Also, the mitigation expense coverage part of the CPPL Policy covered the wiring design error mitigation costs.



Hazard Groups and Classes of Business

Hazard Group	Minimum Premium
1	\$1,500
2	\$2,500
3	\$4,000
Classes of Business	Hazard Class
Artisans	1
Carpentry	1
Concrete	2
Construction Management	2
Demolition	3
Design/Build	2
Dry Wall	1
Drilling	2
Electrical	1
Fire Protection	3
Fencing	1
General Contractors	3
Landscaping	1
Maintenance/Janitorial	1
Mechanical/HVAC	2
Metal Erection	3
Plumbing	1
Rigging	3
Roofing	3
Soil Excavation/Grading	3
Street & Road	2
Telecommunications	2
Tunneling	3



Contact Information

CPPL Contractors Professional & Pollution Liability

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