

## LIU Contractors Pollution Liability Policy

With the number and complexity of environmental regulations on the rise, contractors both large and small need specialized insurance policies to help protect their businesses. One solution is LIU's Contractors Pollution Liability policy — an Environmental Impairment Liability (EIL) policy that provides coverage to insured contractors for claims stemming from pollution conditions caused by their covered operations. The policy responds to clean-up costs, bodily injury, property damage, defence expenses, and other specified expenses.

LIU's Contractors Pollution Liability policy is best suited for contractors engaged in the following activities:

### Who Benefits from Coverage

- General contracting/construction
- Concrete/masonry
- Electrical
- Environmental contracting
- Excavation/grading
- Fire and water restoration contracting
- HVAC/insulation
- Industrial maintenance
- Landscaping
- Mechanical Contractors
- Painting
- Plumbing
- Storage tank contracting
- Street and road contracting

### Policy Highlights

- Available limits of up to \$25,000,000
- \$5,000 minimum deductible
- \$5,000 minimum premium
- Limits are excess of the deductible
- Multi-year policy terms are available for project-specific policies
- Coverage available on a claims made or occurrence basis
- Covers both sudden and gradual events
- Can be written on a practice or project-specific basis
- No exclusions for asbestos or lead-based paint
- Owner controlled or contractor controlled coverage available
- Additional insured status for the Named Insured's clients when required by written contract
- Available on a primary or excess basis

### Policy Enhancements Available

- Non-Owned Disposal Site coverage
- First- and Third-Party Transportation coverage
- Biological Contaminants coverage
- Fixed Site Pollution Legal Liability coverage available for owned locations
- Completed Operations coverage with discovery periods available up to the statute of repose for each province

### Why Choose LIU™?

- Simple, straightforward EIL application forms
- Global team of EIL professionals knowledgeable in local environmental regulations and compliance standards
- Fast, responsive service from in-house EIL underwriters in Toronto, New York, Boston, Denver, San Francisco, London, Madrid and Sydney
- Successful ten-year track record writing EIL policies
- Consistent, thorough underwriting approach enabling LIU to address complex environmental liabilities
- A.M. Best Co. "A" (Excellent) Rating

### For More Information

Visit our website at [www.liucanada.com](http://www.liucanada.com) or contact us at:

#### Toronto

Ludwig Nagata, National EIL Manager  
[Ludwig.Nagata@LibertyIU.com](mailto:Ludwig.Nagata@LibertyIU.com)  
 416-307-4653

John Sarkis, Senior EIL Underwriter  
[John.Sarkis@LibertyIU.com](mailto:John.Sarkis@LibertyIU.com)  
 416-216-2037

Daniel Giraldo, EIL Underwriter  
[Daniel.Giraldo@LibertyIU.com](mailto:Daniel.Giraldo@LibertyIU.com)  
 416-216-4759

™Liberty International Underwriters is a Division of the Liberty Mutual Insurance Company. This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions.

© 2014 Liberty Mutual Insurance Company. All rights reserved. 100183 CA 08/2014



**Liberty**  
 International  
 Underwriters™