

Project specific contractors pollution



The construction industry is growing at a rapid pace, and with that growth comes an increased array of project based pollution risks. Pollution events can severely impact the timeliness of a project's completion, the reputation of the Contractors performing work and result in extraordinary additional costs.

A contractor's pollution liability policy can assist in protecting owners or contractors by addressing pollution specific coverage gaps in their insurance programs.

Products: Environmental Protect Projects Policy

Coverage	Capacity	Term
Renewable Practice Contractors Pollution Policy	\$25M Limits Minimum Premium: \$10,000	1 to 3 Years
Project Specific Contractors Pollution Policy: <ul style="list-style-type: none"> Contractors Controlled Insurance Program (CCIP) Owners Controlled Insurance Program (OCIP) 	Same as above	Up to 15 Years inclusive of completed operations

Features

- Responds to losses related to a pollution event for work performed by or on behalf of the insured
- Claims-made and reported or occurrence trigger offerings
- Project policy term up to 180 months including completed operations
- Practice policy term up to 3 years may be considered
- Non-owned disposal site coverage built in the insuring agreement
- Transportation included
- Mo(u)ld
- Crisis management coverage (annually reinstated limit and no deductible)
- Emergency response costs
- No jurisdiction or venue choice

- Coverage territory includes the US and its territories or possessions & Canada
- North American Based Multinational Services abroad

Potential Enhancements

- On-site legal liability coverage enhancement available as combined policy (Canada only)
- Silt & sedimentation
- Legionella pneumophila
- Sudden & accidental or gradual site pollution
- Defense outside the limits
- Coverage territory amended to worldwide

Standard & Poor's

AA

A.M. Best

A+

Targeted Industries

- Retail & commercial
- Manufacturing
- Education (k-12, higher education, institutional)
- Healthcare
- Public entity
- Mixed use and residential
- Sports and recreational
- Sacred spaces

- Street & road
- Energy and alternative risk
- Data centers
- Existing structure buildouts
- Civil works (bridges, tunnels, etc.)
- Wastewater treatment
- Horizontal and vertical construction

Why choose Allianz for Environmental Construction Insurance

Highly-experienced underwriters

Underwriting specialists, with on average 15+ years experience in handling environmental exposures.

Market-leading claims expertise

Dedicated Environmental Claims Staff including lawyers, engineers and other specialists who can offer significant in-house expertise and benefit from long-established relationships with leading external experts to support us when required.

Expert Risk Consulting

Multi-disciplined Environmental Risk Consulting specialists who understand our customers' business firsthand and speak the same language.

Global capabilities, strong local presence

Large global network allowing decisions to be made locally where we have the knowledge and market specific expertise.

Financial strength

Rated Moody's A+, XV, Standard's & Poor Rating "AA".



About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world's leading insurance brand, we help our customers prepare for what's ahead.

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