

# Contractors Operations and Professional Services Insurance

Anyone who provides services or advice in a specialised field may be held accountable at law for that advice by clients, regulators or impacted third parties. Environmental specialists are vulnerable to particularly severe professional liability claims, as their advice is heavily relied upon in commercial contexts and errors can lead to million dollar liabilities across multiple parties. AIG's Contractors Operations and Professional Services (COPS) insurance provides professional indemnity insurance cover specifically for environmental consultants.

Many environmental consultants also perform intrusive field sampling operations in addition to remediation project management and supervisory roles. These operations are often performed at highly contaminated sites where there is a risk of exacerbating existing pollution conditions. In order to help consultants minimise their potential risk exposures, this policy can be offered with a Contractors Pollution Liability extension.

AIG was the first insurer in Australia to offer COPS insurance coverage over 15 years ago. We are a global leader in providing environmental insurance with over 35 years of experience in writing complex risks.

## Key Information

Max limit: **\$10m**  
 Min premium: **\$10k**  
 Basis: **Claims made**  
 Professional Indemnity (PI) insurance specifically for environmental consultants.  
 Contractors Pollution Liability extension.

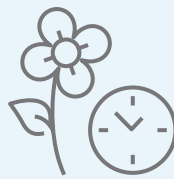
## Coverage Highlights

We provide individually tailored insurance solutions to suit the unique requirements of your business depending on your needs. COPS also offers a Contractor's pollution liability extension that covers full pollution conditions, third party bodily injury, third party property damage, and costs associated with environmental damage clean-up.



### Professional liability

Professional liability for actual or alleged errors or omissions arising out of professional services rendered by / on behalf of an insured.



### Full pollution conditions

Gradual and sudden & accidental coverage are both covered within our definition of pollution.



### Subcontractor supervision

Coverage for claims alleging improper supervision or lack of supervision of qualified subcontractors.



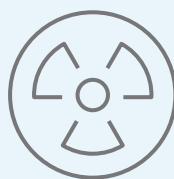
### Third party bodily injury and Property damage

Includes physical injury, disease, mental anguish or emotional distress. Claims for damage to and destruction of third party property including the resulting loss of use.



### Asbestos

Asbestos exposures associated with professional services are covered by the policy.



### Environmental Damage Clean-Up

Costs associated with investigation, removal, remediation and monitoring of contamination.

## Claims Illustrations



### Failure to predict the extent of contamination

An environmental consultant produced a limited intrusive environmental investigation based on a constrained budget and scope of works. The developer proceeded with the development and discovered evidence of contamination and attempted to claim costs against the environmental consultant.



### Data entry error leads to additional costs

An environmental consultant entered data incorrectly into analytical software. The mistake was later discovered by the client who calculated that their site remediation costs were significantly more expensive than advised by the consultant on the basis of the incorrect data.



### Soil stockpiling leads to contamination

An environmental consultant was project managing the remediation of a stormwater drain. Remediation works involved excavation of contaminated sediment. The soil was stockpiled onsite awaiting loading and offsite disposal. Overnight a severe storm washed the stockpile across the site and back into the drain exacerbating pollution conditions.

## Broad Appetite

This product is available to environmental consultants specialising in a variety of fields including:



### Contaminated land

Brownfield site investigations, remediation, validation, and site auditing professionals.



### Occupational hygiene & human health

Asbestos, lead, dust, air quality, noise, meth and human health risk assessment professionals.



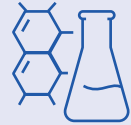
### Ecology

Flora and fauna professionals including botanists and zoologists.



### Compliance & environmental impact assessment

Environmental planning, coordination and regulation professionals.



### Environmental testing laboratories

Certified labs specialising in soil, water, air and asbestos.

## Holistic Risk Management

A holistic risk management approach to ensure business continuity is at the heart of AIG's insurance solutions.

More than just paying for the financial losses, we also provide payment for services that help to mitigate risks, face them head-on should an incident arise, and enable clients to recover and bounce back after experiencing a loss. This includes:



### Legal expertise

AIG has strong established relationships with expert legal firms, ensuring our clients have access to the best legal advice and defence.



### PIER Australia

Helping clients resume normal operations whilst minimising the costs associated with remediation and pollution liabilities, PIER can mobilise pollution response specialists to react to incidents of all sizes.



### Reducing reputational risk

Pollution incidents can impact the business's image. Holding this insurance is clear evidence that the business is managing its responsibilities. Crisis Containment Cover is available.



### Claims expertise

Backed by our extensive global capabilities and knowledge centres, AIG claims handlers offer strong and dependable customer support during times of crisis.

## WHY AIG



### Market leader

AIG is a leader in environmental insurance, providing coverage globally for over 35 years and over 15 years in Australia.



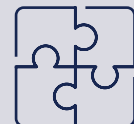
### Local expertise

With the largest environmental team in Asia, AIG provides expert decision making and added value consultancy services in local markets.



### Multinational expertise

Extensive knowledge of sophisticated multinational program structures and one of the most extensive lists of local environmental policies available in the market.



### Flexibility

Our customers can negotiate alternative insurance capital, deductibles and coverage, tailoring the ideal risk management solution for their situation.



American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this product profile.

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