

# Contractors Pollution Liability Insurance

Environmental insurance covers businesses against a range of environmental liabilities and exposures. Environmental policies are designed to respond to all types of pollution – sudden, accidental and gradual – and clean-up regulatory obligations that are becoming more and more complex.

AIG was the first insurer in Australia to offer Contractors Pollution Liability (CPL) coverage; having launched this product over 15 years ago. We are a global leader in providing environmental insurance; with over 35 years of experience in writing complex risks. This policy is designed to cover environmental liabilities arising from a contractor’s operations caused by the introduction of new pollution conditions, or the exacerbation of existing pollution conditions whilst working at third party sites.

## Key Information

|                 |   |
|-----------------|---|
| Max limit:      | <b>\$50m</b>  |
| Min premium:    | <b>\$5k</b>   |
| Wordings:       | <b>Both Occurrence and Claims made available</b>      |
| Policies:       | <b>Annual and Project policies are both available</b> |
| Defects Period: | <b>Coverage available under Covered Operations</b>    |

## Coverage Highlights

We provide individually tailored insurance solutions to suit the unique requirements of your business.



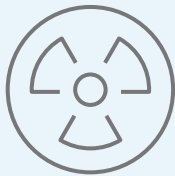
### Third party bodily injury

Includes physical injury, disease, mental anguish or emotional distress.



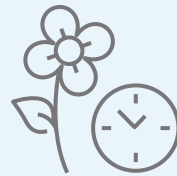
### Third party property damages

Claims for damage to and destruction of third party property including the resulting loss of use.



### Environmental damage clean-up

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



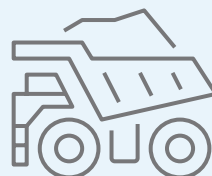
### Full pollution conditions

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



### Asbestos

No asbestos exclusion. Coverage provided for costs associated with investigation, removal, remediation and monitoring of contamination.



### Construction

Policies available for principal controlled, contractors or sub-contractors.

## Claims Illustrations



### Asbestos soil contamination

Contract works included re-vegetation and landscaping of a site. The contractor later discovered that the mulch used at the site was contaminated with Asbestos Containing Material (ACM). The contractor was required to remediate the site in accordance with local legislation.



### Kerosene leaked from tanker

A valve on a fuel tanker was tampered with whilst parked, resulting in a spill of 36,400 litres of kerosene. The spill impacted the surrounding land as well as a nearby river. The haulage contractor incurred significant third-party property damage, third-party bodily injury, and clean-up costs.



### Effluent pollutes waterway

A contractor installed a vehicle wash down bay on a site to prevent mud and sediments impacting roads. A drain became blocked, resulting in effluent discharge into a nearby waterway. The EPA required the contractor to remediate the nearby waterway.

## Broad Appetite



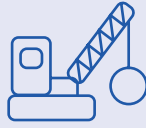
### Asbestos abatement and removal contractors

Annual or project-specific policies available for contractors of all sizes.



### Construction projects

Both large and small contracts; completed operations coverage available upon request.



### Demolition and excavation contractors

Coverage for incidental releases of asbestos, exacerbation of pre-existing contamination during excavations.



### Government contracts

Pollution liability is rapidly becoming a standard contractual requirement on government contracts.



### General contractors

Includes electrical, plumbing and painting contractors.



### Tank installation, removal and maintenance

Coverage for all types of tank services including associated pipe work and fuelling activities.

## 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 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:



### Client risk services

AIG offers risk consulting services to identify a client's key environmental exposures and provide recommendations on potential remediation options or controls with reference to best practice and regulatory requirements.



### 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.



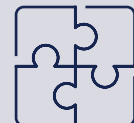
### Local expertise

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.

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