

**NORTH AMERICA**

# Environmental Capabilities - Construction Industry



**A Customized Approach**

Contractors and construction project owners face a broad range of pollution and professional liability exposures that can potentially lead to costly lawsuits and clean-up costs as well as impact to their company's image. With decades of industry-specific underwriting experience and dedicated in-house claims professionals, Sompo International's North America Environmental Construction team can provide tailored solutions to help contractors and owners manage risk, meet contractual requirements, and protect their bottom line and reputations from the impact of environmental and professional liability exposures.

**Program Highlights**

- Practice and Project-Specific policy capabilities
- Lead or Excess capacity for construction risks of all sizes
- Coverage parts available as a combined package, or a la carte with shared or separate, dedicated limits
- Project-Specific term length: Up to 17-year maximum combination of policy term for project schedule and subsequent Extended Reporting and/or Completed Operations Period
- Follow Form Excess coverage available overcomparable products for target classes, as detailed herein

**Contractors Pollution Professional Liability (CPPL)**



- General Contractors
- Construction Managers
- Trade, Specialty, Industrial Contractors

**Project Delivery Methods:**

- Design-Bid-Build
- Design-Build
- Construction Management
- Engineering, Procurement and Construction (EPC)

**Owners Site Environmental Impairment Liability (OSEIL)**



**Project Owners of a variety of project types, including:**

- Institutional, Commercial, Multi-Family Buildings
- Infrastructure
- Industrial Construction
- Heavy Construction



**COVERAGES**

**CPPL**

- **Covered Operations**  
Third-party pollution liability coverage for Cleanup Costs, Bodily Injury, Property Damage, and Defense Expenses arising from Pollution Condition(s) or Biological Agent Condition(s) caused by Covered Operations. Coverage can be Occurrence or Claims Made. Includes Transportation.
- **Insured’s Locations**  
Coverage for Cleanup Costs, Bodily Injury, Property Damage, Defense Expenses arising from Pollution Condition(s) on, at, under or migrating from an Insured’s owned or leased location. Coverage can be time-element or gradual with retroactive date.
- **Non-Owned Disposal Sites**  
Coverage for Waste Disposal Liability. Coverage can be Claims Made or Occurrence based.
- **Public Relation Expenses**  
Coverage for Public Relations Expenses resulting from Pollution Conditions, Biological Agent Conditions or Wrongful Acts.
- **Professional Liability**  
Protection against third-party claims for Damages and Defense Expenses resulting from a Wrongful Act(s) in the performance of or failure to perform Professional Services.
- **Protective Professional Liability**  
Coverage for Ultimate Loss, the recoverable amount resulting from a Wrongful Act by a Design Professional. No self-insured retention (SIR) obligation.
- **Mitigation Of Loss**  
Coverage designed to reduce exposure by proactively addressing a potential problem before it becomes a claim. Coverage applies to Covered Operations and Professional Liability.

**OSEIL**

- **First Party Pollution**  
Coverage for Cleanup Costs and Defense Expenses resulting from Pollution Conditions at, upon, within, under or migrating from a Scheduled Location. Can be underwritten for pre-existing and new conditions.
- **Pollution Liability**  
Protection against losses resulting from Pollution Conditions at, upon, within, under or migrating from a Scheduled Location. Can be underwritten for pre-existing and new conditions.
- **Biological Agent Conditions**  
Coverage for Cleanup Costs, Loss and Defense Expenses resulting from Biological Agent Conditions at, upon or within a Scheduled Location.
- **Scheduled Project Pollution Liability**  
Protection against losses resulting from Pollution Conditions and Biological Agent Conditions arising from Covered Operations.
- **Scheduled Project Protective Professional Liability**  
Indemnifies the Insured for losses or damages exceeding the Design Professional’s Insurance for all Verified Design Damages. No Self Insured Retention (SIR) obligation.
- **Scheduled Project Third-Party Protective Professional Liability Defense**  
Protection against Third-Party Professional Liability Claims and Third-Party Professional Liability Claim Expenses.
- **Business Interruption and Extra Expense**  
Coverage for Business Interruption Losses and Extra Expenses incurred by the Insured during the Interruption Period resulting from Pollution Conditions or Biological Agent Conditions on or under a Scheduled Location. Coverage is subject to a Waiting Period in lieu of Self- Insured Retention.
- **Transportation**  
Coverage for Cleanup Costs, Loss and Defense Expenses resulting from Pollution Conditions arising from Transportation.
- **Public Relation Expenses**  
Coverage for Public Relation Expenses resulting from Pollution Conditions, Biological Agent Conditions or Verified Design Damages.



COVERAGE HIGHLIGHTS	
CPPL	OSEIL
<ul style="list-style-type: none"> <li>• Broad definitions of Covered Operations and Professional Services to provide our insureds with a degree of certainty as they run their business and take on work</li> <li>• Selection of Counsel</li> <li>• No choice of law or jurisdiction/venue provision specified</li> <li>• Supplemental coverages</li> <li>• Asbestos/Lead Based Paint exclusion limited to Insured's Location coverage</li> <li>• Ability to offer additional limits specifically for Defense Expenses</li> <li>• Ability to provide project specific excess limits on practice policy</li> </ul>	<ul style="list-style-type: none"> <li>• Definitions of Covered Operations and Professional Services specific to project owner exposures.</li> <li>• Selection of Counsel</li> <li>• No choice of law or jurisdiction/venue provision specified</li> <li>• Supplemental coverages</li> <li>• Ability to offer additional limits specifically for Defense Expenses</li> </ul>

**About Sompo**

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise™**

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.



To learn more please follow us on [LinkedIn](#) or visit [somp-intl.com](http://somp-intl.com).