



Contractors Pollution Liability from Chamber Insurance



Why Chamber and AIG?

Contractor's Pollution Liability insurance underwritten and placed by Chamber Insurance Agency Services on behalf of AIG insurers matches AIG's market leadership and 35+ years in the Environmental insurance industry, with Chamber's dedication to service and specialty product knowledge.

Chamber has a team of underwriters that specialize in CPL insurance, providing the highest level of service with a personal touch that you can't get from an automated underwriting system.

CPL insurance from Chamber is available to insureds in the U. S.

Has one of your contractors lost a job or been removed from a project because they don't have pollution insurance? While it may seem like only environmental contractors can incur a pollution loss, general construction and trade contractors have just as much exposure to environmental perils, such as:

- Utility contractors hit an underground pipeline
- Interior construction contractors mistakenly disturb asbestos
- Excavation contractors inadvertently direct unwanted storm water runoff to an adjacent property

These are just a few of the environmental exposures that a contractor could face and Contractors Pollution Liability (CPL) insurance is specifically designed to address a wide range of service-providing contractors and environmental insurance needs.

Features & Coverage Highlights

- Minimum premium = \$2,500
- Underwritten on a blanket or project-specific basis
- Coverage available on either a claims-made or occurrence basis
- Transportation coverage is automatically included as a covered operation
- Includes coverage for the Insured's Emergency Response Costs incurred in response to pollution conditions that necessitate immediate action, up to \$250,000
- If a loss is successfully mediated, the deductible paid by the insured is reduced by 50% with a limit up to \$25,000
- Expanded definition of pollution conditions may include microbial matter, legionella, silt and sedimentation
- For an additional fee, Chamber can perform surplus lines filings in all 50 states

Contact:

New business submissions:

Phone 800-336-2007
submissions@chamberagent.com

To learn more:

Phone 1-877-TO-SERVE
environmental@aig.com
<http://www.aig.com/us/environmental>



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AIG Policyholder Advantages

Claims:

Access to our dedicated pollution claims unit, with 90+ claims specialists, the largest in the industry. The depth and breadth of our operation means we can devote expertise to environmental claims of all types, such as mold, transportation spills or large toxic tort cases.

- In 2014 the Environmental division of AIG received over 4000 claims
- Third party claims exceeding \$350M were paid in 2014

PIER (Pollution Incident & Environmental Response)[®]:

Policyholders have 24-hour / 7-days-a-week access to pre-approved crisis management specialists who respond rapidly to environmental incidents, including indoor air quality issues such as microbial matter or *Legionella pneumophila*, at pre-negotiated rates regardless of whether the incident is covered under the policy. PIER's robust network of resources includes: emergency spill response contractors, environmental consultants, causes and origin investigators, regulatory specialists, waste disposal experts, air quality and plume modeling firms, community/media relations firms, and more.

Environmental policyholders are enrolled automatically in PIER, so specialists are just a phone call away: 1-877-PIER-NOW (1-877-743-7669).

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig

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