

# Excess & Pollution Liability for Contractors

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One of the biggest insurance challenges for contracting exposures relates to contract requirements. Bids often require proof of insurance showing high liability limits (usually fulfilled by obtaining excess limits) and/or carrying contractors pollution coverage.

## Excess Liability Limits

A challenge arises when a project owner wants the contractor to carry higher limits. This can even include higher limits for their fleet and/or employers liability where we have had a lot of success in helping out our agents. **Often, a bid requires higher limits than what they currently carrying, and when the underlying carrier maxes out their limits, that is where we shine!** Whether it's primary or layered excess, we have solutions to help!

## Contractors Pollution Liability

Contractors pollution liability (CPL) coverage is another hot topic. CPL is pollution coverage for operations located off the insured's premises and at a job site. We have the solutions that can meet the contractual needs of your client. **In fact, I help meet this need every week for contractors who need a policy!**

It is now common for contractors to be required to carry at least \$1M/\$1M in pollution limits. Simple solutions are available through our carriers that have programs built specifically for these needs. Our markets even have blanket additional insureds and waiver of subrogation built into their forms as these are usually a requirement in those contracts. Then, if needed, we also have multi-year options and extended completed operations available to help fulfill those requirements.

There are two types of policies that CPL carriers may offer: a practice policy or a project-specific policy. The practice policy typically covers all of their operations for the policy period, whereas a project-specific policy will cover a specific project for however long the project is projected to last. Depending on revenue, contract requirements, and operations, it may be beneficial for the insured to go with a practice policy rather than a project-specific policy. Please call me to discuss what is best for your insured!

## Arlington/Roe Can Help!

**We have solutions to help make sure your contractor is adequately covered to secure their bids and be ready for future jobs. Call me, and let's discuss more!**

Contact **Evan Rogers** at [erogers@arlingtonroe.com](mailto:erogers@arlingtonroe.com) or ext. 8609.