



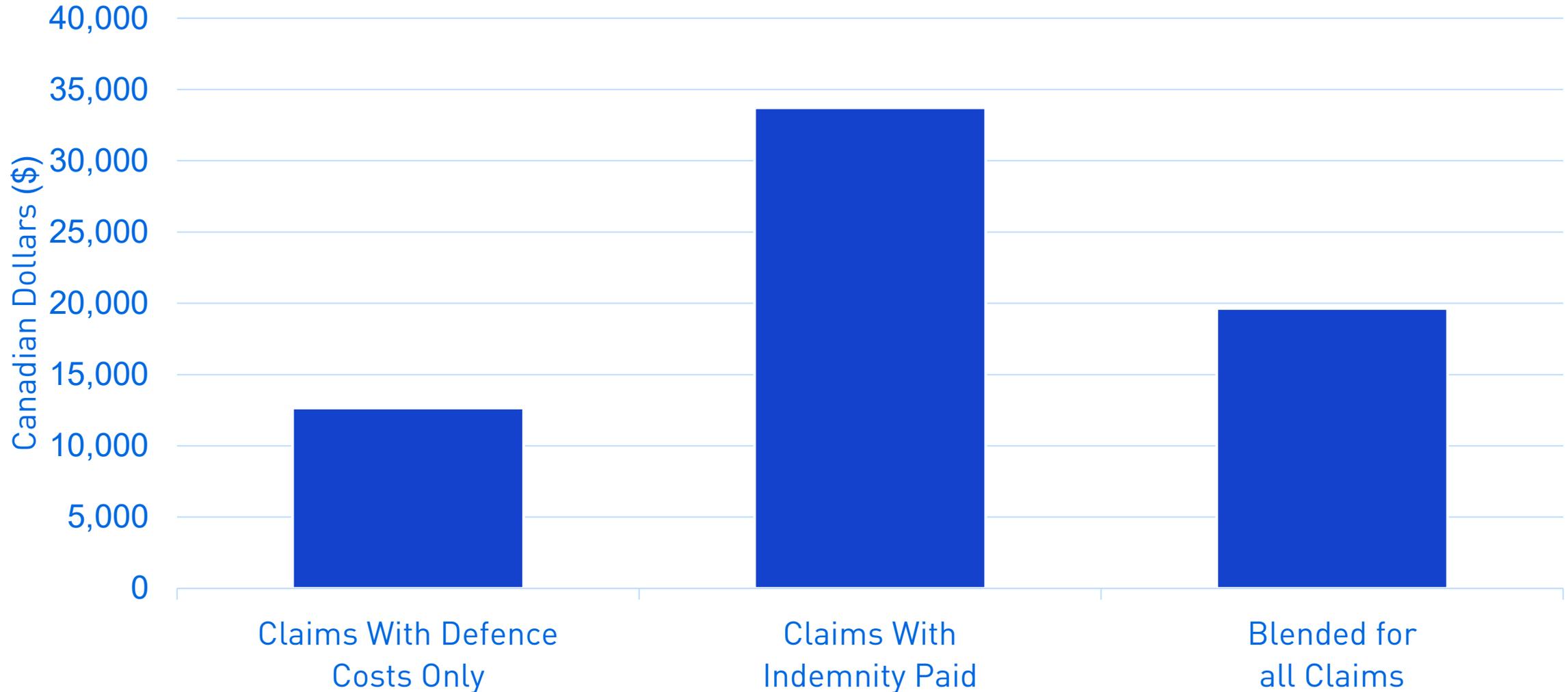
Pollution Liability Insurance for
Contractors

Risk analysis charts



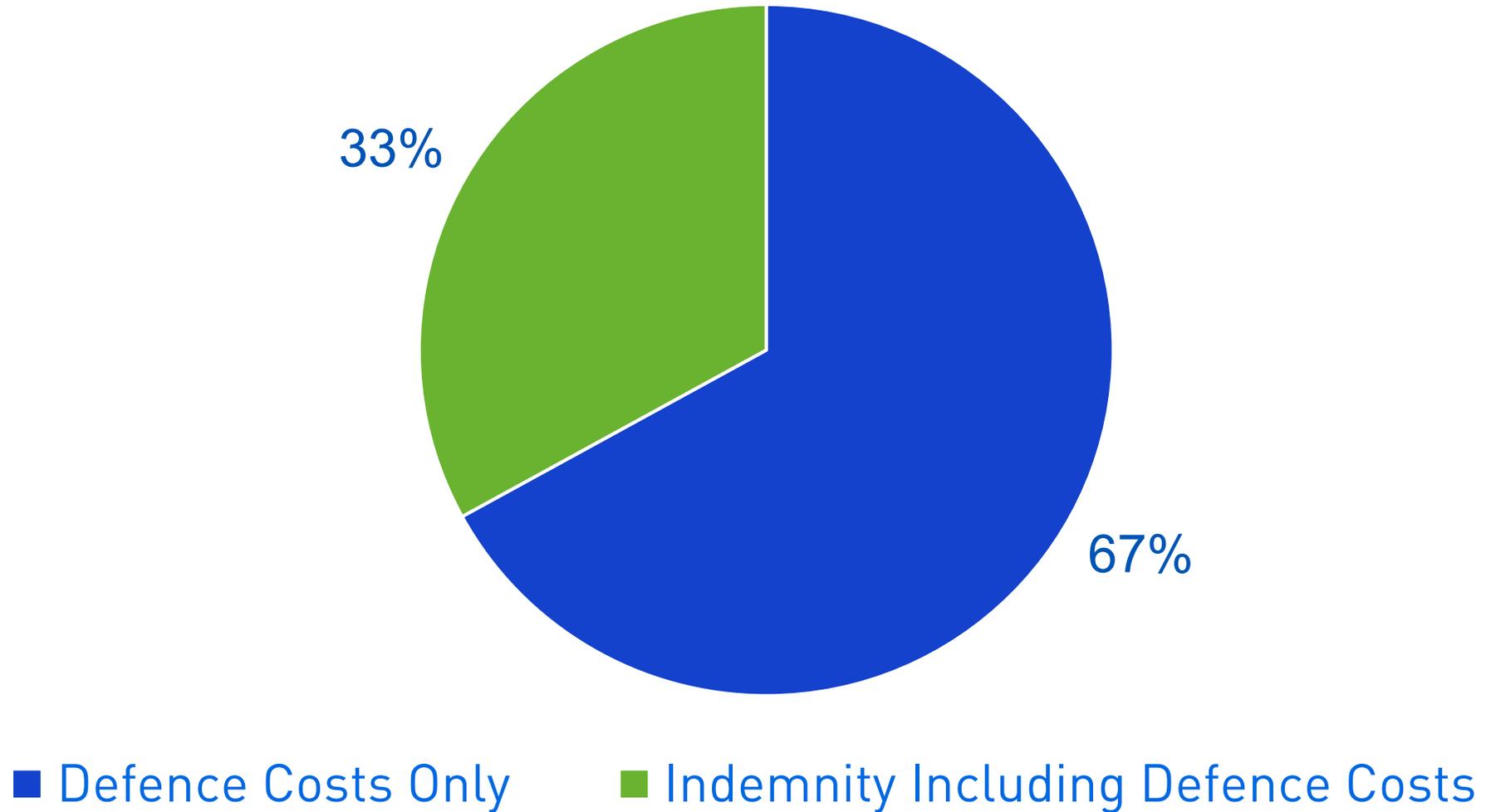
AVERAGE DEFENCE COST PER CLAIM

Pollution Liability Insurance for Contractors



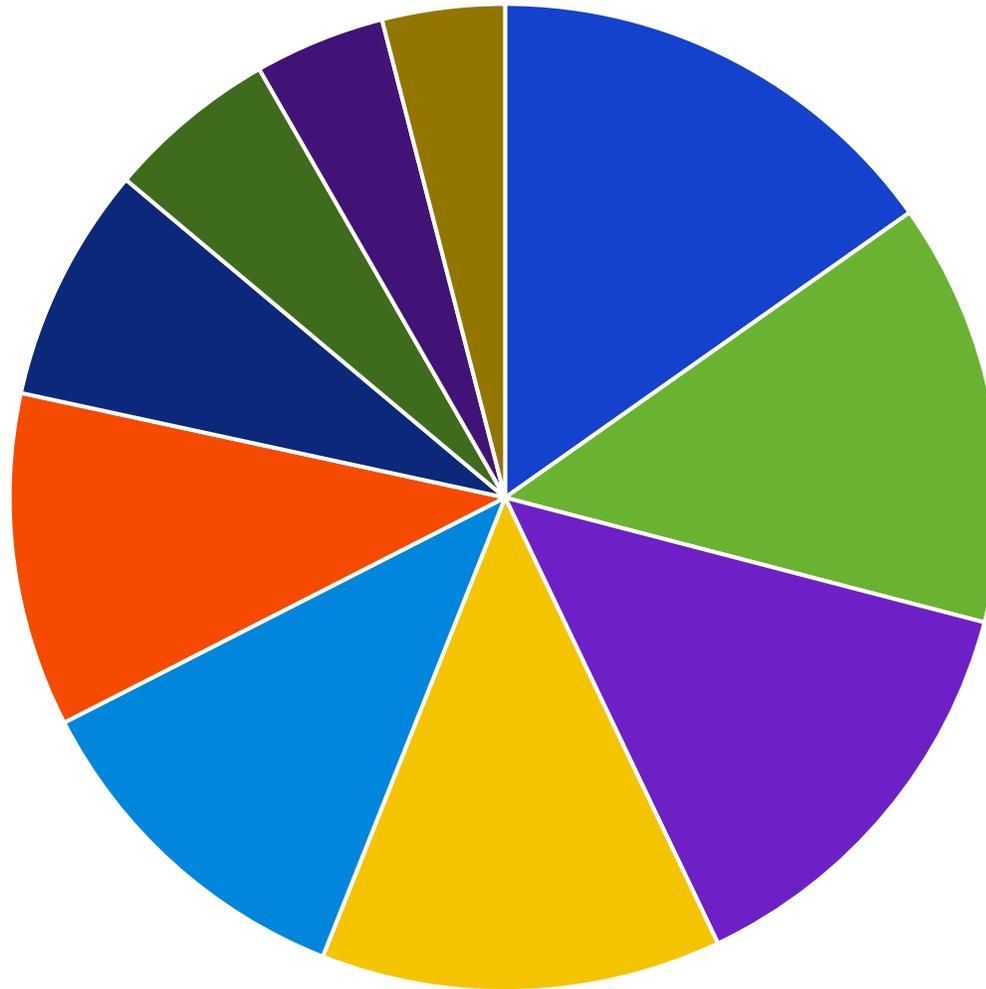
INDEMNITY VS. DEFENCE COSTS

Pollution Liability Insurance for Contractors



CLAIMS BY OPERATION

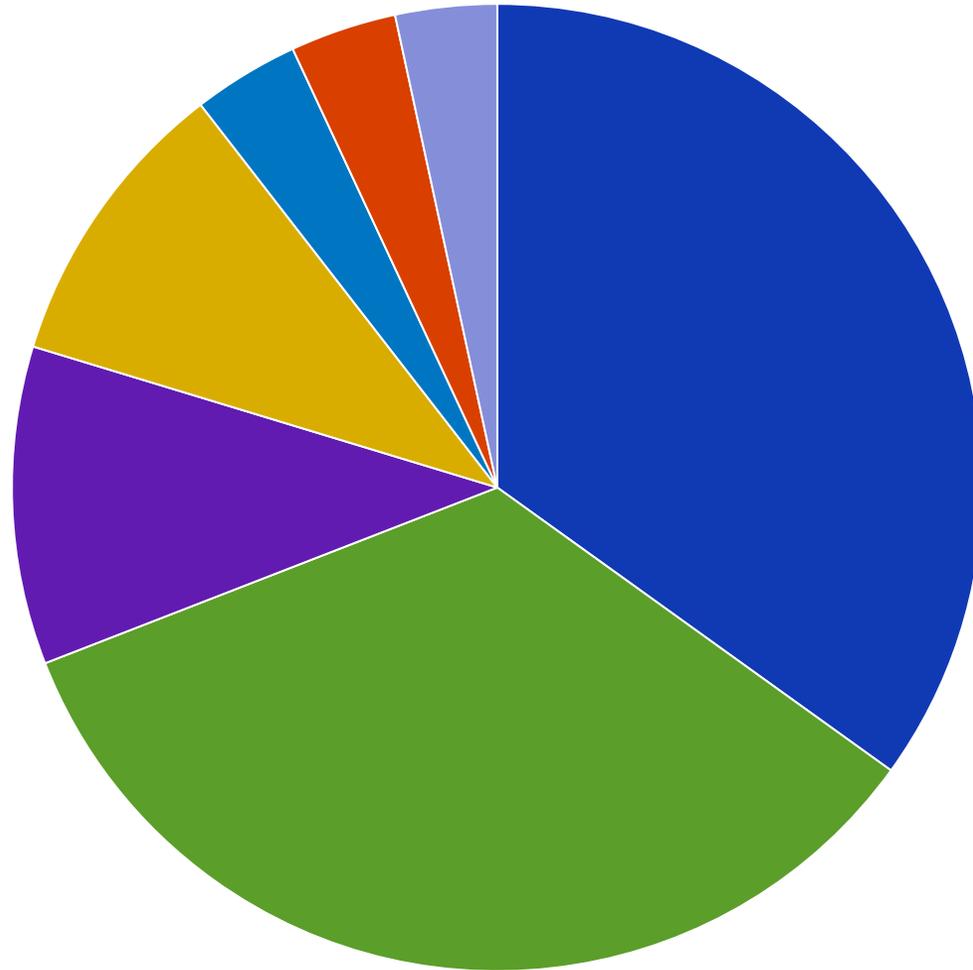
Pollution Liability Insurance for Contractors



- General Contracting - 15%
- Miscellaneous - Non Environmental - 14%
- HVAC/Mechanical - 14%
- Demolition/Dismantling - 13%
- Tank Removal/Installation - 11%
- Excavation (Non Hazardous)/Grading - 11%
- Miscellaneous - Environmental - 8%
- Operations and Maintenance - 6%
- Drilling - 4%
- Hazardous Material Cleanup, Soil Excavation - 4%

CLAIMS BY LOSS

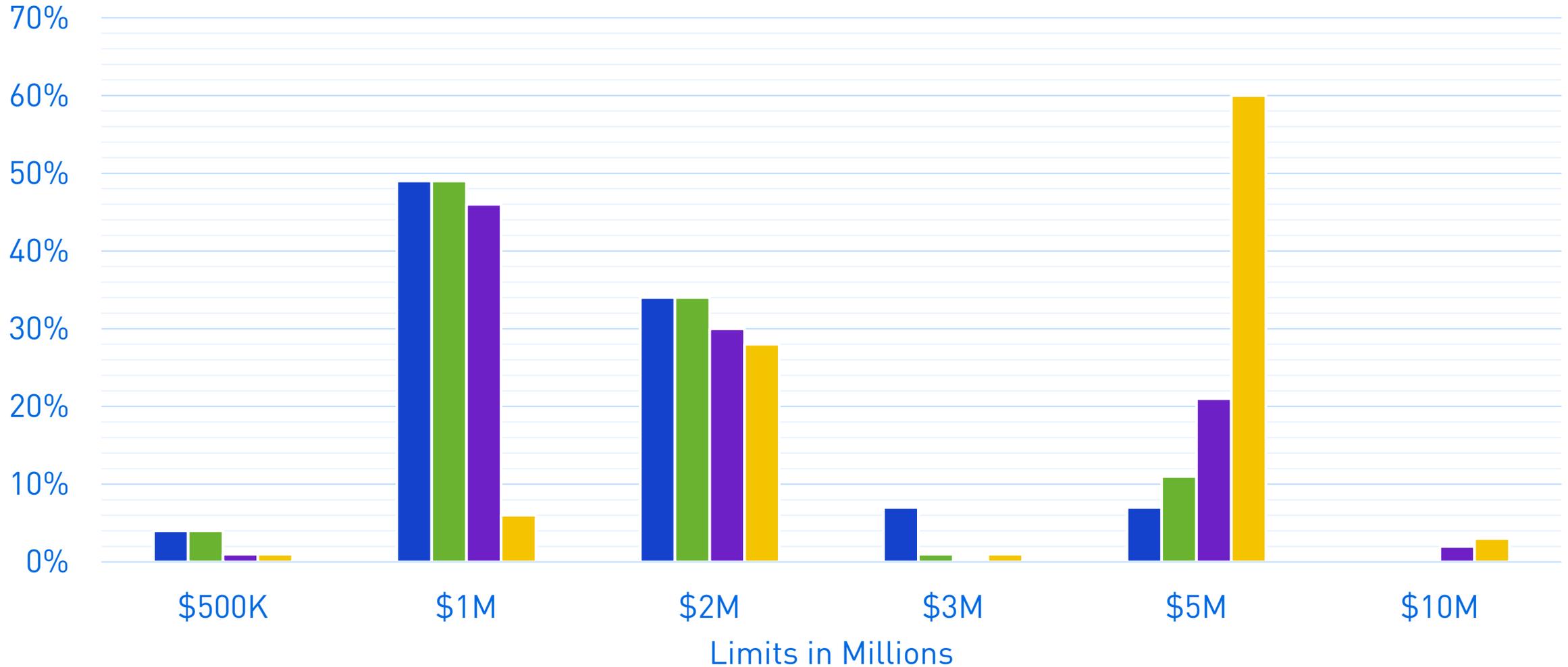
Pollution Liability Insurance for Contractors



- Contractor Error - 35%
- CGL (Environmental Package) - 34%
- Contamination - Soil - 11%
- Liquid Contaminant Leak - 10%
- Water Damage - 4%
- Property Damages - 4%
- E&O (Environmental Package) - 3%

LIMIT PROFILE

Pollution Liability Insurance for Contractors



CLAIM EXAMPLE : FRACTURED FUEL SUPPLY LINE

A general contractor was hired to build a new highway in Northern Canada. A temporary residential camp was set up for the workers and powered by a diesel generator. Snow and hay bales were placed around the generator to act as a sound barrier; however, the extra weight resulted in a fractured fuel supply line, which allowed 8,000 litres of diesel fuel to escape into the environment.

FAST FACT

Since 2009, we have managed more than 750 Pollution Liability Insurance for Contractors claims and settled \$45 million in losses.

These claims examples and data charts are for illustrative purposes only. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions, and exclusions.