

AIG Canada Environmental: CPL Appetite Heat Map



This guide encompasses our risk appetite for Contractors Pollution Liability (CPL) insurance in Canada. Please contact your local underwriter or distribution partner with any questions.

	Industry	CPL
Target Classes	Practice CPL	
	General Contractors	●
	Street and Road	●
	Abatement (including Asbestos, Mold, Lead)	●
	Barrier/Liner Installation	●
	Carpentry	●
	Concrete	●
	Construction Management	●
	Demolition	●
	Electrical	●
	Emergency Response	●
	Home/Condo Builders	●
	HVAC	●
	Insulation	●
	Janitorial Services	●
	Logging	●
	Marine	●
	On-Site Hazardous Waste Treatment	●
	Painting	●
	Pipeline/Oilfield	●
	Plumbing	●
	Remediation (Superfund, Soils, Groundwater, etc.)	●
	Restoration	●
	Roofing	●
	Sewer	●
	UST/AST Removal and Installation	●
Clothing	●	

	Industry	CPL	
Target Classes	Project CPL		
	Infrastructure Projects: Roads, Bridges, Rail, Airport Expansions and Renovations	●	
	Energy/Utility Projects: Wastewater Treatment, Power Generation, LNG Sites, Renovations and Upgrades, Nuclear Decommissioning, Alternative Energy	●	
	Healthcare: Hospitals, Nursing Facilities, Adult Communities	●	
	Commercial: Hotels, Sporting Arenas, Retail, Big Box	●	
	Residential: Multi-Family, Condos, Apartments	●	
	Educational: Schools, Universities, Colleges, New Facilities, Expansions and Renovations	●	
	OCIP: Owner-Controlled Insurance Programs	●	
	CCIP: Contractor-Controlled Insurance Programs	●	
	Conditional Classes	O&M: Operation and Maintenance	●
Mining		●	
Fracking		●	
Well Operators and Drillers		●	
Tunnelling		●	
Nuclear Projects		●	
Non-Target Classes of Business	Entities with No Contracting Exposure	●	

● Strong Appetite

● No Appetite

● Limited Appetite

These classes may be subject to coverage restrictions, higher deductibles/SIRs, claims-made coverage and reduced limits.

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