

Environmental Liability Appetite Guide

Canada | Casualty



General Guidelines



- **Contractors Pollution Liability (CPL)** protects contractors against third-party claims for bodily injury, property damage or environmental damage resulting from pollution conditions caused by covered operations. Available on either a claims-made or occurrence basis. CPL/CPO offers limits up to \$75M and minimum premium of \$5,000¹.
- **EAGLE (Environmental and General Liability Exposures (EAGLE) Program[®])** combines CGL standard liability coverage with and coverage for pollution exposures arising from on-site premises, products or off-site premises operations. EAGLE offers a \$1M/\$2M/\$2M limit structure with minimum premium of \$15,000.
- **Commercial Excess Follow Form (CEFF)** can provide lead excess, ventilated excess, and unsupported excess² insurance to the extent covered by the insuring agreements of the underlying AIG insurers' EAGLE primary policies. CEFF offers **limits up to \$25M**.
- **TankGuard[®]: Storage Tank Liability Insurance** provides coverage for corrective action, clean-up and third-party claims for bodily injury and property damage resulting from pollution conditions from scheduled storage tank systems. **Available limits as required by provincial regulations** with a minimum premium of \$1,000.

AIG Market Differentiators



Client Risk Solutions

- **Pollution Incident & Environmental Response (PIER)[®] Program** to assist insureds with emergency response, crisis management and loss costs
- **Best-in-class team of engineers** with 15+ years of insurance and environmental consulting experience to assist insureds in managing their environmental risk
- **Optimization through review** of environment, health and safety, emergency response and hazard communication plans, employee or supervisory training, hazard assessments, HAZCOM and emergency response training



¹ For contractors with revenues below \$20M we offer min. premium \$2,500

² With an EAGLE equivalent primary

| Product | Industry | Risk Preferences | Undesirable Risk Characteristics |
|------------|---|---|---|
| CPL/CPO | Services/Projects | <ul style="list-style-type: none"> • All construction and commercial services contractors (contractors of all revenue size) • All construction projects including OCIP & CCIP | Industrial operation and maintenance (O&M), fixed-based operators (FBOs), mining |
| EAGLE | Manufacturing and Distribution | First- and third-party (tolling) manufacturing, wholesale and limited retail distribution, brokering | Aircraft critical parts, toys, sporting equipment, medical equipment, power tools, building materials |
| | Chemical Related | Manufacturers, blending operations, distribution operations, raw/ intermediate materials manufacturing and distribution | Dry cleaning products, pharmaceuticals |
| | Utilities: Public and Private Operations | Composting facilities, methane collection and co-generation at landfills, quarries, waste treatment, storage or disposal facilities (landfill, recycling, incineration, transfer stations), waste water treatment plants | Hospitals/assisted living facilities, schools, residential trash haulers, power plants, mines, potable water utility, petroleum refineries |
| TankGuard® | Owners/Operators of Underground and Aboveground Storage Tanks | <ul style="list-style-type: none"> • Underground tanks under 25 years of age • Above ground tanks under 40 years of age • Commercial real estate, healthcare, education and recreation facilities • Retail and wholesale fueling facilities | <ul style="list-style-type: none"> • Airport exposures with hydrant systems • Industrial processing tanks • Bulk storage tanks |
| TCP2 | Trade and Artisan Contractors | HVAC installation and servicing; mechanical contracting and installation; excavation/ grading; masonry; communications engineering; agency construction management; alternative energy services; lawn and tree care; asbestos/lead testing and abatement; industrial hygiene/health and safety; surveying; carpentry/framers; plumbing; electrical services; air quality testing; roofing; landscaping architecture; interior design/space planning; AST/UST installation and testing; mould assessments and testing; analytical laboratory testing | Large engineering, design and consulting exposures |

Contact:



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