Contractors Pollution Liability Insurance

Chubb’s Contractors Pollution Liability insurance is designed to address environmental liabilities associated with the job-site operations of contractors. Contractors face many pollution risks stemming from operations at their job sites. These include contaminated soil disposal and the accidental release of fuel oil, chemicals and/or toxic gases from broken pipelines, utilities and stationary and mobile fuel tanks. Chubb’s Contractors Pollution Liability insurance helps protect you from liability when a covered operation results in a pollution incident.

In addition, Chubb’s Owner-controlled Insurance Program allows you to create a custom environmental insurance program that insures an entire project against pollution risks, including all project contractors, off-site transportation and exposures at nonowned locations.

Customer Profile
Contractors Pollution Liability insurance helps protect a wide range of contractors against pollution risks associated with construction projects. Companies that purchase Contractors Pollution Liability insurance include:

• General contractors, including commercial, residential, municipal, highway/road, infrastructure, maintenance, mechanical, demolition, industrial, excavation, grading
• Trade contractors, including HVAC, paving, carpentry, concrete
• Specialty contractors, including foundation, pipeline and tank installation, drillers
• Remediation contractors

Product Highlights
Chubb’s Contractors Pollution Liability insurance addresses environmental liabilities associated with job-site operations. It is issued on a nonadmitted basis and provides:

• Insurance for third-party claims for bodily injury and/or property damage
• Insurance for remediation costs stemming from pollution incidents resulting from the contractor's covered operations

Highlights include:

• Primary insurance
• Multiyear policy terms
• Insurance for all named insured operations or per project
• Insurance for completed operations
• Occurrence or claims-made contracts
• Remediation costs include restoration costs
• Optional mold coverage subject to individual account underwriting
• Optional coverage for transportation of cargo
• Owner-controlled Insurance Program for entire projects that includes:  
  – Completed operations coverage  
  – Owner or prime contractor/subcontractors included as additional named insureds  
  – One- or multiyear project terms
Experienced Insurance Underwriting
Chubb Environmental Solutions provides an experienced team of environmental and business professionals – including underwriting, engineering and legal specialists – who develop insurance programs that meet your company’s unique needs.

Valuable Loss Control Recommendations
Chubb maintains a global network of loss control professionals who have the technical skills and industry-specific knowledge to offer practical and cost-effective suggestions for loss control and disaster planning. Our environmental specialists have completed course work in environmental sciences, environmental law, site assessments, hazardous waste and/or ISO 14000 training. Our loss control recommendations can help customers reduce the probability of loss and improve the odds that, if a loss does occur, its severity is minimized.

Responsive Claims Service
Chubb has built an unparalleled reputation for treating customers fairly and providing responsive customer service. If you have a claim, you can be confident of receiving superior service 24/7.

Enduring Financial Strength
Chubb’s strong balance sheet and superior credit rating are assurances of our enduring financial strength. Agents and brokers consistently rank Chubb at the top of the insurance field, and customers have chosen Chubb for more than a century.


For past, present and future protection, Chubb Environmental Solutions is your essential resource. To get more information about Chubb’s Contractors Pollution Liability insurance, call your insurance agent or broker.

Distribution of this literature is limited to licensed surplus lines brokers. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.


Chubb refers to the following member insurers of the Chubb Group of Insurance Companies:
- Chubb Custom Insurance Company
- Executive Risk Specialty Insurance Company
- Federal Insurance Company
- Great Northern Insurance Company
- Pacific Indemnity Company
- Vigilant Insurance Company

Chubb Custom Insurance Company is an eligible surplus lines insurer in all states except Delaware and New Jersey, states in which it is an admitted insurer. Executive Risk Specialty Insurance Company is an eligible surplus lines insurer in all states except Connecticut, where it is an admitted insurer. Not all insurers do business in all jurisdictions.

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