

# ***PROTECT YOUR CONTRACTORS!***

***Contractors Must Be Lead-Safe Certified Effective 04.22.10***



The new EPA RRP rule exposes contractors to increased liability that is not typically covered in Commercial GL policies. Contractors who perform work on structures built before 1978 need Contractors Pollution Liability Coverage.

***PROTECT YOUR CONTRACTORS  
Offer Victory Contractors Pollution Liability.***

## ***Victory Contractors Pollution Liability***

- ***Minimum Premiums As Low As \$300***
- ***Coverage for Civil Fines & Penalties  
For Bodily Injury or Property Damage***
- ***Limited Professional Liability  
Including Lead Based Paint Testing***
- ***Occurrence Form***
- ***Carrier Rated A X By A.M. Best Co.***
- ***Online Pricing & Submission System***



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**Builders &  
Tradesmen's**  
INSURANCE SERVICES, INC.



## **Victory Contractors Pollution Liability**

Not long ago, the purchase of Contractors Pollution Liability insurance might be viewed simply as a prudent risk management decision. Today, it is becoming increasingly more difficult (and risky) to operate a contracting business without such protection.

Effective April 22, 2010, all contractors performing renovation, repair, remodeling and painting projects that may disturb lead-based paint in homes, day cares, schools and other child-occupied facilities built prior to 1978 are required to be certified to perform such work and must follow lead-safe construction practices. While the new regulations do not mandate liability insurance, it will create potential new liabilities for any contractors working in these facilities.

Tradition pollution exposures facing contractors ranged from running into underground utilities or tanks, to releasing fuel or vapors from equipment or materials used at the job site. Now it's becoming clear that the use of building products can create significant pollution liabilities as highlighted by the Chinese drywall crisis engulfing much of the nation. Also, environmental regulators have focused on silt and sedimentation discharges from constructing sites, and in many cases levied heavy fines for improper erosion controls leading to such releases.

Contractors with up to \$3M in annual revenues can obtain a comprehensive pollution liability policy at affordable premiums.

### **Limits**

- \$250,000 each incident / \$250,000 aggregate
- \$500,000 each incident / \$500,000 aggregate
- \$1,000,000 each incident / \$1,000,000 aggregate
- \$1,000,000 each incident / \$2,000,000 aggregate

### **Deductibles**

- \$500
- \$1,000
- \$2,500
- \$5,000
- \$10,000

### **Standard Policy / Program Features**

- Occurrence Coverage Trigger
- Coverage for Bodily Injury, Property Damage (including Natural Resource Damages) Environmental Damage
- Emergency Response Costs (allows for First-party discovery of pollution incident)
- No Exclusions For Lead Or Lead-Based Paint
- Amendment to Professional Liability Exclusion (the exclusion does not apply to your work conducted to comply with US EPA's Lead Renovation, Repair and Painting Program ("RRP") Rule (40 CFR 745.80, Subpart E), including lead-based paint testing.
- No Exclusion For Disturbance Of Asbestos Or Subcontracted Asbestos-Abatement
- Coverage for punitive, exemplary, or treble damages for bodily injury or property damage, where insurable by law
- Coverage for Civil fines & penalties for bodily injury or property damage
- Broad Definition For Who Is An Insured Under The Policy
- Broad Definition Of Insured Contracts
- Automatic Additional Insured Status For Your Clients Where Required By Contract
- Service Of Suit Allowed In Any Court Of Competent Jurisdiction In The United States
- Broad Definition of pollutants including smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, hazardous substances, petroleum hydrocarbons, low level radioactive materials, electromagnetic fields, and hazardous waste materials, etc.

### **Optional Coverages**

- Defense Outside The Limits (No Deductible for Defense)
- Blanket Operations Coverage (Non-Scheduled Contracting Operations)
- Motor Vehicle Transportation Pollution Liability (Coverage For Transportation By First And Third-Parties Afforded)
- Waste Disposal Site Liability (Coverage Provided On A Broad, Non-Scheduled Basis For Waste Materials Generated At A Job site (Include Lead-Based Paint Residue; Asbestos Wastes, Construction Debris, Etc.)
- Blanket Additional Insured / Primary Non-contributory as required by written contract

### **Premiums**

- Minimum premiums start as low as \$300\*.
- Affordable premiums without settling for limited Contractors Pollution Liability coverage.

\*Minimum premiums vary by contracting category, and the desired coverage and limit options.