

Contractors Pollution Liability (CPL) Contractors Pollution & Professional Liability (CPPL)

STRAVA Specialty is a provider of environmental and package liability insurance products for small to middle market contracting and consulting risks via automated underwriting portal and experienced underwriting team.

PROGRAM CONTACTS

Michael Henk

M: 646.648.0011

Michael.Henk@stravains.com

Jennifer Staiber

M: 623.473.6251

Jennifer.Staiber@stravains.com

WEBSITE

www.stravains.com

SUBMISSION INBOX

submissions@stravains.com

SUBMISSION REQUIREMENTS

- Completed CPL/CPPL application (any carrier)
- Three (3) years contractors pollution liability (and professional, if CPPL) loss runs
- Copy of contract (for project-specific, OCIP and CCIP policies)

Minimum Premium and Retention

- CPL premium & retention - \$1,000
- CPPL premium & retention - \$1,500

Policy Limits

- \$5M per claim/policy aggregate (\$3M per claim/aggregate via online portal)

Policy Types and Available Term

- Practice policy terms up to two (2) years (CPL & CPPL)
- Project-specific/OCIP/CCIP policy terms up to three (3) years with Completed Operations period up to state statute of repose

Coverage Benefits

- Contracting Operations Coverage available on claims made or occurrence basis
- Professional Liability Coverage on claims made basis (CPPL)
- Incidental Professional Services giveback (CPL)
- Completed Operations included in definition of Contracting Operations
- Blanket coverage for contracting operations performed by or on behalf of the Named Insured
- Emergency Expense coverage at full policy limit
- Mold Matter on a claims made or occurrence basis
- Transportation Coverage on a blanket basis including loading and unloading
- Broad Insured language including newly formed entities
- Pollutants include silt, sediment, bacteria, Mold Matter and electromagnetic fields
- Illicit Abandonment
- Restoration expense includes betterment via the use of Green Building Materials
- Adverse Media coverage limit of \$250,000
- Blanket Additional Insured, Waiver of Subrogation and Primary & Non-contributory where required by written contract

Available Coverage Enhancements

- Non-Owned Disposal Site Coverage on a claims made or occurrence basis, blanket or scheduled
- Your Location Coverage on a time element basis or gradual on/offsite premises liability
- Pollution Protective Coverage on a claims made or occurrence basis
- Professional Rectification Expense Coverage (CPPL)
- Professional Protective Loss Coverage (CPPL)
- Separate Legal Expense limits available
- Completed Operations period up to the state-specific statute of repose

Restricted Classes

Contracting Operations

- Oil/gas drilling
- Tract and custom single family home builders
- Facility based operators for chemical manufacturing, petroleum refining or nuclear exposures
- Airport (re)fueling and deicing operations

Professional Services

- Firms generating >30% of their revenue via design-build project delivery method
- Architectural, civil/non-environmental engineering and geotechnical firms
- Material testing firms
- Foundation/retaining wall design/service
- Enviro. consulting firms generating >25% of total revenue via Phase I Environmental Site Assessments