

# Berkshire Hathaway Specialty Insurance®

## **Contractors Pollution Liability Policy Appetite Guide**

BHSI's approach is to make comprehensive pollution coverage more accessible to our business partners by offering both traditional and innovative pollution products. In addition to industry standard monoline pollution policy forms, BHSI offers gradual pollution coverage as an endorsement to our primary general liability and umbrella forms. BHSI can also provide excess capacity over competitors' pollution products.

MINIMUM PREMIUM:	12K Minimum Premium
LINES OF BUSINESS:	Contractors Pollution Liability Policy - Practice or Project Specific
CAPACITY:	25M Capacity (additional limit available for selected accounts)
POLICY TERM:	Multi-Year Term Available for Projects(s)
FORMS:	Contractors Pollution Liability - Occurrence or Claims-Made and Reported Follow-Form Excess - CPL Project Specific or Practice Policies
TARGETED CLASSES:	<b>Practice Policies:</b> General Contractors Trade Contractors Specialty Contractors
	Projects: Infrastructure Entertainment (stadiums, casinos, etc.) Manufacturing Facilities Higher Education Commercial Buildings (hotels, offices, etc.) Healthcare
PRODUCT HIGHLIGHTS:	<ul> <li>Provides contractors pollution liability coverage for covered operations.</li> <li>Covered Operations are defined as those activities performed by or on behalf of the "named insured" for a third party for a fee at a job site.</li> <li>Covered Operations include completed operations and transportation.</li> <li>Broad insuring agreement including coverage for non-owned disposal sites and transportation as well as Emergency Response Costs.</li> <li>Reinstatement of limits of liability every 12 months.</li> <li>Pollution definition includes electromagnetic, silt &amp; sediment and low level radioactive waste.</li> <li>Green-material enhancement.</li> </ul>

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For more information, contact info@bhspecialty.com.

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