

CONTRACTORS' POLLUTION EXPOSURES

Are your small business contractors vulnerable to these everyday risk exposures?

Mold/Water Intrusion Exposure

A **roofing contractor** replaces a residential roof and fails to properly connect the dryer exhaust vents through to the roof. This causes elevated moisture levels leading to subsequent mold growth and as a result the homeowner becomes ill. This results in mold remediation costs and third party bodily injury, including associated legal defense expenses.

A **general contractor** hires a subcontractor to perform plumbing operations at a commercial building. The plumber inadvertently fails to properly install a hose connection device which results in water leaks. Upon subsequent investigation, mold is discovered within the walls. This results in significant costs to remediate the mold as well as third party property damage.

Asbestos exposure

A homeowner hires a **restoration contractor** to dry out a house from water damage. The contractor, without testing for asbestos, starts and finishes the dry out process, inadvertently disturbing asbestos which releases asbestos fibers into the air. After the job is complete, an industrial hygienist, hired by the homeowner, tests for asbestos and finds that it has spread throughout the house due to the dry out process. This results in cleanup costs and allegations of bodily injury resulting from asbestos inhalation, including associated legal defense expenses.

Overspray Exposure

A contractor is responsible for **painting** a water tank at a farm. The farm later discovers that their produce is polluted with paint flakes, due to overspray, causing damage to their product. Consequently this results in losses sustained by the farm including extensive clean-up efforts.

Transportation Pollution Exposure

A **contractor hauls** wet transformers that are improperly secured during transit. One of the transformers accidentally falls during transit and causes an oil spill. This results in extensive cleanup costs.

Accidental Seepage

While repairing a clogged wastewater pipe for a homeowner, a **plumber** inadvertently causes effluent release and causes damage to the homeowner's property. This results in losses sustained by the homeowner, including cleanup costs, replacement of damaged personal property and restoration costs.

A contractor performs **demolition** work and mistakenly pumps cutting fluid into a storm drain. The drain feeds into a retention pond and causes contamination. This results in cleanup costs and lab analyses expenses.

A **painting** contractor accidentally causes a spill on a jobsite while moving a tote containing fluorosilicic acid. This results in cleanup costs, resulting property damage to the floor and loss sustained by the general contractor due to the construction delay.

Westchester's Contractors Pollution Liability Policy offers streamlined solutions specifically developed for non-environmental contractors, which help prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. These policies are available for contractors on both a practice and project-specific basis. Backed by Westchester's financial stability and a team of superior underwriters, this product offering provides a broad coverage form to support the small business marketplace.

Contact your Westchester Business Development Manager to see just how easy it is to protect your contractor or consultant with Westchester.

The above exposure scenarios are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These exposure scenarios are not based on actual claims and should not be compared to an actual claim. They are not intended to represent any position at all regarding whether or not a particular policy actually or potentially covers a particular scenario. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and any applicable laws.

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