



**NEW  
PROGRAM!**

## MCGOWAN PROGRAM ADMINISTRATORS

# CONTRACTORS POLLUTION LIABILITY

### PROGRAM OVERVIEW

#### ELIGIBLE CLASSES –INCLUDING, BUT NOT LIMITED TO:

- HVAC
- Painting
- Carpentry
- Janitorial Services
- Concrete Construction
- Drilling (non-oil and gas)
- Electrical
- Hydroblasting
- Oil & Gas (no over-the-hole)
- Plumbing
- Sewer & Water Main
- Siding and Window Installation
- UST/AST Installation
- Soil Excavation
- Septic Tank Install/Removal
- Landscaping

#### PRODUCTS

- Contractors Pollution Liability

#### LIMITS

- \$10,000,000

#### CARRIER

- A.M. Best "A+" Rated Carrier/Non-Admitted Paper

#### TERRITORY

- All 50 States, excluding New York

### SPECIAL FEATURES

Coverage can be offered on either a Claims Made and Reported or Occurrence basis. Some classes will require Claims Made and Reported coverage only.

#### COVERAGE INCLUDES:

- Minimum Premium: \$2,000
- Minimum Deductible: \$1,000
- Natural Resource Damage
- Successful mediation of a claim reduces the insured's deductible by 50%
- Complementary Environmental Emergency Response Program designed to assist insureds with environmental releases
- Industry-leading claims team with expertise in adjusting and handling all levels of environmental claims

#### COVERAGE ENHANCEMENTS AVAILABLE:

- Mold and Legionella
- Non-Owned disposal site coverage – blanket or scheduled – at a qualified location
- Defense outside the limits
- Losses to include Punitive Damages, Treble Damages, Fines and Penalties
- Pollution from transportation included in the Commercial Auto
- Extended Completed Operations Coverage

