

# AXIS Contractors Pollution Liability - Practice

Ongoing Environmental Protection for Contracting Businesses



## Why Practice-Based Contractors Pollution Liability Matters

Contractors face continual environmental exposures arising from their day-to-day operations across multiple sites. Activities such as excavation, demolition, material handling, waste transportation, and site preparation can unintentionally create, mobilize, or worsen pollution conditions – even for firms that do not consider themselves “environmental specialists”. Traditional liability programs often provide little or no protection for these exposures, leaving contractors exposed to potentially significant uninsured losses.

The AXIS Contractors Pollution - Practice (CPL) policy is designed to sit alongside a contractor’s core casualty program, providing consistent, contract responsive environmental protection across all qualifying operations during the policy period. The policy responds to pollution conditions arising from work performed by, or on behalf of, the contractor, helping safeguard balance sheets, protect client relationships, and support compliance with contractual and regulatory requirements.



### Coverage Designed for Contracting Operations

Our adaptable CPL practice policy provides broad, renewable coverage that can be aligned to a contractor’s evolving operations, footprint, and contractual risk profile and included the following coverage choices:

- Sudden, accidental, and gradual pollution conditions, including the exacerbation of pre existing contamination during operations
- Third-party bodily injury and property damage arising from pollution incidents
- Ecological damage insurance, including non pollution specific environmental damage where legally insurable
- Cleanup, remediation, and restoration costs, including the use of environmentally preferable or “green” building materials where appropriate
- Regulatory loss coverage, including costs incurred to reach voluntary agreements with regulators to avoid or mitigate enforcement action
- Emergency response costs to contain or avert a threat to the environment
- Crisis response costs and supplemental payments, paid in addition to policy limits and not subject to a deductible
- Defence and claims assessment



### Key Practice Policy Features for Contractors

The AXIS CPL practice policy incorporates features specifically intended to support contracting businesses operating across multiple sites and jurisdictions, including:

- Broad transportation coverage, including loading and unloading operations
- Non-owned disposal site coverage for waste handled as part of covered operations
- Coverage for illicit abandonment of waste or materials, on or away from a job site
- Broad definition of pollutants, including mould, silt, and sedimentation
- Automatic additional insured status for clients and other required parties, supporting contractual risk transfer
- Completed operations coverage protecting against claims arising after the work has finished (occurrence basis only)
- Flexible solutions to meet complex risks and contractual requirements
- Worldwide coverage, where permitted by law



### Target Contractor Trades for Practice Based CPL

AXIS maintains a broad underwriting appetite for contractors seeking annual CPL protection, including:

- General trade and specialist contractors
- Civil engineering, infrastructure, and highway contractors
- Housebuilders and commercial or residential developers
- Demolition, site preparation, and asbestos/lead/mould abatement contractors
- Environmental service providers, including remediation, spill response, and brownfield developers
- Waste collection, recycling, disposal and haulage operators
- Facilities management and property maintenance firms
- Any contractor with project oversight or site control

We support businesses of all sizes, from SMEs to multinational contractors.



### Product Highlights

- **Limits:** Up to GBP25m or currency equivalent
- **Minimum Premium:** GBP10m or currency equivalent
- **Deductibles:** Starting at GBP5k or currency equivalent
- **Coverage Trigger:** Claims-Made or Occurrence
- **Structure:** Available on Primary or Excess basis
- **Policy Terms:** Annual practice policies with multi-year options available
- **Program Compatibility:** Can sit alongside project placements on a DIC/DIL basis
- **Claims Handling:** Access to AXIS’ specialist environmental experts with deep contractor experience