

AXIS Contractors Pollution Liability - Project

Targeted Environmental Protection for Contractors, Developers and Project Owners



Why Project Specific Contractors Pollution Liability Cover Matters

Environmental exposures are an inherent part of construction activity, even where pollution risks are not immediately apparent. Routine site works – such as excavation, demolition, materials handling, site preparation, or subcontractor activities – can create, disturb, mobilize, or exacerbate pollution conditions.

For contractors engaged on individual projects, traditional annual practice policies or standard liability programs may not fully align with contractual requirements, client risk transfer expectations, or project specific environmental exposures, leaving gaps in protection.

The AXIS Project-Specific Contractors Pollution Liability (CPL) policy is designed to respond directly to these risks. It provides comprehensive environmental cover for a defined project, protecting the contractor or project owner against claims arising from pollution events connected to works performed by or on their behalf, including cleanup costs, ecological damage costs, third party liabilities, and associated investigation and defense expenses.



Broad Adaptable Project Coverage

AXIS CPL offers flexible, project-tailored protection to address both anticipated and unforeseen environmental exposures throughout the project-lifecycle, including:

- Coverage for loss arising from sudden and accidental and gradual pollution events, including exacerbation of pre existing contamination
- Ecological damage cover, including non-pollution related ecological damage
- Cleanup and restoration costs, including the use of environmentally preferable or “green” building materials
- Regulatory loss coverage, including costs incurred to reach voluntary agreement with regulators to avoid or mitigate enforcement action
- Emergency response costs to contain or avert an imminent environmental threat
- Crisis response costs and supplemental payments, paid in addition to policy limits and not subject to a deductible
- Coverage for illicit abandonment of waste or materials, on or away from the project site
- Broad transportation coverage, including loading and unloading of materials
- Non-owned disposal site coverage for waste generated from a project
- Pollutants include mold, silt, and sedimentation
- Defense costs and claims assessment



Designed for Project Contractual Requirements

The AXIS project CPL policy is structured to support complex construction contracts and multi-party risk transfer arrangements, with options including:

- Automatic additional insured status for project owners, clients, principals, directors, officers, and leased workers
- Suitable for standalone contractor placements or Owner Controlled (OCIP) or Contractor Controlled (CCIP) insurance programs
- Ability to sit primary or excess of other insurances
- Completed operations coverage or extended reporting periods beyond practical completion, where required
- Worldwide territorial reach, where licensed



Target Projects and Contractor Profiles

We maintain a broad appetite across all contracting sectors and project types, including:

- General building and commercial construction, including housebuilding and residential developments
- Civil engineering, including bridges, tunnels, utilities, road and rail
- Infrastructure, and highway projects
- Industrial, petrochemical, pipelines
- Renewable energy and associated infrastructure projects including wind, solar and BESS
- Demolition, site preparation, and brownfield redevelopment works
- Contaminated land, remediation, and environmental services projects
- Public sector, municipal, or government led construction projects

Projects of any size or complexity can be considered, from SME led developments to large, multi-phase infrastructure projects.



Product Highlights

- **Limits:** Up to GBP25m or currency equivalent
- **Minimum Premium:** GBP10m or currency equivalent
- **Deductibles:** Starting at GBP5k or currency equivalent
- **Coverage:** Claims-Made or Occurrence; available on Primary or Excess basis
- **Policy Terms:** Single project duration, with optional ERP/Comp Ops
- **Claims Handling:** Access to AXIS' highly experienced environmental claims specialists with deep project experience

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