

COCHRANE AND CAPSPECIALTY CONTRACTORS POLLUTION LIABILITY

CapSpecialty® and Cochrane & Company have teamed up to provide you a quick and easy solution to your Contractors Pollution Liability coverage needs. Through our CPL portal, our partners can quote and bind coverage for CPL accounts.

PROGRAM HIGHLIGHTS

- Up to \$10M in revenue
- Up to a \$5M CPL limit is available
- TPL limits up to \$1M/\$2M available
- Mold coverage included
- Up to a three-year term Project Specific CPL policy available with extended completed operations coverage

CPL HIGHLIGHTS

- Asbestos and lead are covered Pollutants
- Bodily Injury includes mental anguish, emotional distress or death arising directly out of a Pollution Incident
- Loss includes medical monitoring costs caused by exposure to Pollutants
- Includes third party cleanup
- Emergency response expenses/cleanup costs within 10 days of discovery of a pollution incident
- Cleanup Costs include repair or replacement of real Property Damage during the performance of cleanup activities
- Broad definition of Pollutant, including bacteria, viruses, biological substances, silt, sediment and fungi/mold

TPL HIGHLIGHTS

- Bodily Injury, Property Damage or Cleanup Cost which arise out of a Pollution Incident that occurs during loading or unloading of cargo or while cargo is being transported
- Includes 72 hours of coverage at rest and/or not in transit if final delivery destination has not been reached
- Bodily Injury includes mental anguish, emotional distress or death arising directly out of a pollution incident
- Cleanup Costs include repair or replacement of real property damage during the performance of cleanup activities

ABOUT CAPSPECIALTY

Founded in 1959 in Madison, Wisconsin, CapSpecialty has been in the commercial insurance and surety space over 65 years. Our operating companies, Capitol Indemnity Corporation, Capitol Specialty Insurance Corporation and Platte River Insurance Company are rated A “Excellent” by A.M. Best. We are a Berkshire Hathaway company.

Our in-house claims team is a unique group of highly experienced, licensed adjusters, attorneys and insurance specialists. Whenever possible, a claim file is managed by one claims professional from incident report until resolution.

CLAIMS EXAMPLES

HVAC CONTRACTOR

Following complaints of headaches and breathing problems from occupants of an office building, a claim against the HVAC installation contractor results in over \$250K in defense costs. The system was installed exactly as the manufacturer specified but no environmental coverage meant no coverage for the defense costs.

PAINTING CONTRACTOR

A contractor is sued by residents of a nursing home alleging that inadequate venting during renovations led to fume inhalation. The claim resulted in losses over \$200,000.

GET IN TOUCH

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