



## **ENVIRONMENTAL EXPOSURE GUIDE for CONTRACTORS**

Program Brokerage Environmental can help protect contractors from a variety of environmental exposures, which may not be covered under a Commercial General Liability policy. These conditions may cause a combination of bodily injury, property damage, or clean-up costs.

### **COMMON ENVIRONMENTAL EXPOSURES:**

- Release of airborne bacteria (mold, legionaries disease) or carbon monoxide build up from HVAC systems
- Air pollution from inadequate ventilation
- Fumes, emissions and spills from chemicals applied during construction (finishers, sealants, adhesives, solvents, curing compounds etc)
- Releases from mobile fuel tanks, release of oil/fuels as a result of vandalism
- Soil and water contamination from spreading, transporting and disposing of undetected contaminated soils.
- Soil contamination from improper preparation, handling and disposal of underground storage tanks.
- Explosions and fumes due to punctured underground pipelines or utilities such as gas.
- Air pollution from negligent handling of hazardous material such as asbestos, fiberglass, fluorescent bulbs (mercury), etc.
- Release of noxious fumes from building materials, paints etc
- Collisions with structures such as pole mounted transformers, aboveground tanks, pipelines, etc.
- HVAC installation or maintenance errors
- Failure to identify/evaluate possible on site soil and or water contamination
- Improper disposal of contaminated soil and groundwater
- Improper handling, installation and disposal of Underground Storage Tanks
- Inadequate ventilation of job sites
- Failure to properly locate pipelines and utilities
- Improper use of chemicals such as sealants, solvents and corrosives
- Mixing incompatible materials and wastes
- Incorrect handling and storage of chemicals
- Poor waste management and disposal

### **HOW THE ENVIRONMENTAL INSURANCE POLICY PROTECTS THE POLICYHOLDER:**

- Covers occurrence trigger and damages arising from pollution caused in the performance of operations
- Claims can be reported at any time as long as the covered property damage and bodily injury occurred during the policy period
- Pays for loss resulting from claims of bodily injury, property damage or environmental damage arising from pollution conditions during performance of covered operations