



# CPL-WRAP (CONTRACTORS POLLUTION RESIDENTIAL WRAP-UP)

Arch Insurance Group's policy provides a coverage solution for contractors who construct residential projects, including condominiums, town homes, tract homes and single family residences. It protects the construction team against third party pollution claims arising from the performance of covered operations. Mold coverage may also be included.

## CUSTOMER PROFILE

- Design-build contractors
- General contractors
- Construction managers
- Design professionals
- Project owners and developers

## PROJECT PROFILE

- Residential and habitational construction projects
- Steel and concrete condominium towers
- Commercial construction
- Interior build-outs
- Conversions
- Mixed use

## KEY FEATURES

- Multi-year policies available
- Covers claims for bodily injury and property damage, including clean up costs
- Policy is written on a claims-made basis and can include up to a 10 year extended reporting period
- Policy term up to five years of construction
- Contractual liability coverage when required
- Option for occurrence form coverage may be available for some types of projects
- Can cover both on and off-site clean up costs
- Defense costs are within the limits of liability
- Covers both sudden and gradual pollution events
- Worldwide coverage available
- Coverage for natural resources damage
- Broad form named insured available

## RISK MANAGEMENT SERVICES

We realize that risk management is a critical element to a successful business strategy. Therefore, we help our policyholders manage risk by providing complimentary informed guidance and value-added services, including:

- Quick turn-around contract reviews
- Environmental Briefings newsletters and publications
- Risk management workshops, presentations and guidance
- Pre-claims assistance

## CAPACITY

Limits of liability up to \$15 million

## SELF INSURED RETENTIONS (SIR)

- Varies depending on size and type of project
- Minimum \$25,000 per claim
- A per unit deductible may be applied for mold coverage

## SUBMISSION GUIDELINES

- Arch Insurance Group application
- List of project contractors
- Details of any existing environmental contamination on the project site

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

## PRODUCT CONTACTS CORPORATE

### NATIONAL CONTACTS (All Regions)

#### Peter Andreuzzi

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Insurance coverage is underwritten by one or more member companies of Arch Insurance Group in North America, which consists of Arch Insurance Company (a MO corporation, NAIC# 11150), Arch Specialty Insurance Company (a NE corporation, NAIC# 21199) and Arch Excess & Surplus Insurance Company (a NE corporation, NAIC# 10946). Executive offices are located at One Liberty Plaza in New York City 10006. Not all insurance coverages or products are available in all jurisdictions. Coverage is subject to actual policy language. This information is intended for use by licensed insurance producers.