



# Small Business Contractors Pollution Liability

For small businesses with \$5 million or less in annual revenue, Argo Environmental offers faster quoting with a dedicated underwriter, lower minimum premiums starting at \$1,125 for \$250,000 limit, new rates and limits up to \$5 million.\*

Our contractors pollution liability (CPL) coverage provides enhanced pollution liability for today's contractors. With streamlined coverage grants, fewer exclusions and affirmative definitions, it eliminates the need for most endorsements.

## ADDITIONAL COVERAGE ENHANCEMENTS

Most additional coverage endorsements required by contract are included with the form, including:

- Blanket additional insured
- Blanket waiver of subrogation
- Blanket primary/non-contributory wording

Automatically included unless otherwise endorsed:

- Transportation pollution liability, first and third-party; includes misdelivery and loading/unloading coverage
- Non-owned waste disposal facility coverage
- Environmental crisis management costs
- Affirmative completed operations
- Microbial matter coverage (mold, fungus, legionella)
- Punitive damages where insurable by law
- Minimum premium starts at \$1,125 for \$250,000 limit

## TARGET CLASSES

- General contractors
- Construction (commercial/residential)
- Interior demolition
- Drywall/electrical
- Fire/water restoration
- HVAC/mechanical
- Excavation/paving
- Painting
- Roofing
- Sewer/water main construction
- Utilities
- Welding
- Insulation/fireproofing

## RESOURCES

- Applications are available at [argolimited.com/argo-environmental/applications](http://argolimited.com/argo-environmental/applications)
- Send submission material to [env@argogroupus.com](mailto:env@argogroupus.com)
- Visit [argolimited.com/argo-environmental](http://argolimited.com/argo-environmental) for more details

\* Limits of \$10 million can be considered but will go to your assigned Argo Environmental underwriter.

## KEY CONTACTS

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