

Contractors Pollution Liability (CPL)

ENVIRONMENTAL LIABILITY



Contractors Pollution Liability (CPL) insurance is vital for construction and service contractors. It addresses environmental risks often excluded from standard general liability policies that could jeopardize a project or threaten your reputation. Mosaic's CPL insurance provides third-party coverage for bodily injury and property damage, full defense outside policy limits of liability, and clean-up arising from contracting operations performed by or on behalf of the named insured.

KEY FEATURES



\$25M

In capacity

\$10K

minimum premium

- Multi-year practice policies available
- Project-specific policies including OCIP and CCIP available, with flexibility to match project term + statute of repose
- 100% defense outside limits
- Broad appetite
- Options for worldwide coverage
- Available on a surplus-lines basis

Experienced entrepreneurial underwriters with average 15+ years of industry expertise

Multi-disciplinary team with backgrounds in law, brokerage, environmental consulting, and engineering

Wide geographical reach with nine underwriting hubs

Exceptional service with fast execution

RISK COVERAGE



Bodily injury



Property damage



Legal costs



Clean-up costs



Emergency costs



Crisis-management costs



Decontamination costs

BUILT-IN ENHANCEMENTS

- Waste disposal coverage grant
- Transportation coverage grant
- Affirmative decontamination coverage, including costs to address communicable virus or bacteria
- Crisis-management response coverage to address reputational risk includes advertising costs, plus public-relations specialist expense
- Deductible decreased by 50% (up to \$50,000) for claims resolved through mediation
- Definition of work site affirmatively includes staging areas
- Definition of pollutant affirmatively includes mold, legionella, silt and sediment
- No base policy exclusion related to professional liability

AVAILABLE ENHANCEMENTS BY ENDORSEMENT

- Affirmative pollution coverage for cyber acts
- Site pollution liability claims-made coverage extension
- Blanket & project-specific policies (OCIP & CCIP)
- Premium credit for linking of limits between CPL/ SPL
- Completed operations long-tail coverage
- Expanded builders risk coverage for microbial clean-up resulting from water damage, weather events, fire and more – with no requirement for direct link to contracting operations

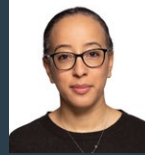
Claims

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and data-driven insights, with continual feedback to our underwriting teams. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal. Mosaic has full authority on claims settlement decisions.



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Tom has more than 25 years' experience in law, underwriting, and claims, with proven dedication to providing a fair, efficient, and transparent claims experience. He oversees Mosaic's cyber and transactional liability claims teams through the Americas and directly handles Mosaic's environmental claims globally.

Natalie has a background in law, underwriting, and broking, informing her 360-degree understanding of claims at Mosaic. Previously, she was head of financial, professional and specialty claims for Aon's global broking center in London. Prior, she worked in private practice and for Ironshore/Pembroke Syndicate 4000.

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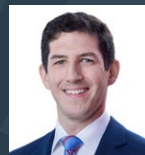
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About Mosaic

Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital aligned for the benefit of clients and partners. We underwrite for 40 other top-rated carriers alongside our Lloyd's syndicates 1609 and 2610—offering lead-line + syndicated capacity, and claims-settlement authority across eight product lines via seven countries. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

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