



Contractors Pollution Liability

POTENTIAL CLAIM EXAMPLES

Why does a general or trade contractor need pollution liability coverage?

Bridge

A contractor removing lead paint from a bridge is sued for bodily injury (BI), property damage (PD) and pollution cleanup costs (PCCs) after failing to control airborne particles, resulting in contamination at a nearby park.

Concrete/Masonry

Fly ash is used in cement for a building's foundation. Residents bring claims against the concrete contractor alleging BI from mercury leaching into the building's air ducts. Defense costs are incurred to establish no causal link.

Electrical

An electrical contractor is sued for PD and PCCs when faulty workmanship causes a process pipe malfunction at a chemical plant.

Excavation

A contractor at a manufacturing facility accidentally ruptures underground tank lines and incurs emergency response costs to clean up the spill. Regulators find additional contamination and pursue the contractor who incurs defense costs to prove lack of responsibility for the entire cleanup.

Fire suppression

A contractor performs maintenance on an existing gas fire suppression system when a sudden discharge of toxic gas unexpectedly occurs, resulting in multiple claims for BI.

General contractor (GC)

The GC at a large building site hires a subcontractor to excavate and then dewater and decontaminate the water from the excavation pit. The subcontractor fails to completely decontaminate the water prior to discharging it and inadvertently discharges contaminated water into a nearby tributary. The GC is held responsible for PCCs.

Highway, street and road

A contractor receives a cleanup mandate from the state when asphalt sealant fails to harden and runs off into road drainage and out to a nearby creek.

Mechanical/Plumbing

A contractor performs work at a new office building. After completion of the work, black mold in the surrounding walls appears due to minor drips from pipes that were not adequately tightened during the work.

Contact Environmental & Contractors
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