

Contractors Environmental Liability

Appetite sheet

QBE's Contractors Environmental Liability (CEL) solutions are designed to respond to pollution and environmental damage caused by the activities of contractors.

These covered operations can be diverse, from facilities management to heavy construction with programmes written on an annual or multi-year project basis.

CEL policies are underwritten by QBE's specialist Environmental Impairment Liability (EIL) team based in London. The team has a wealth of experience in underwriting such programmes for the full range of contracting trades and single construction and infrastructure projects.

This underwriting expertise is combined with a focus on flexibility, responsiveness and service and supported by the recognised capability and financial strength of the wider QBE group of companies.

Key benefits

The policies have been designed to keep pace with the need to provide adequate safeguards in this constantly changing environment, and provide the following benefits:

- Pollution can be sudden or gradual, thereby creating greater certainty for the named insured
- In addition to civil/tort law, policies are specifically designed to respond to broad and changing environmental law
- Project programmes can be offered with periods of up to 10 years and on an 'owner-controlled' basis, whereby all interested parties are named
- Completed operations extensions are available
- CEL coverage can be offered on a standalone basis or combined with many other products offered by QBE, including General Liability, Contractors All Risks and Professional Liability.





Key aspects of QBE cover

- Third-party bodily injury ✓
- Third-party property damage including loss of use and diminishment in value ✓
- Third-party nuisance and trespass ✓
- Third-party clean-up costs ✓
- Clean-up costs incurred by regulators or imposed on the named insured by those regulators ✓
- Emergency expenditure in responding to an incident ✓
- Costs and expenses for all insured sections, including investigation, adjustment and legal defence. ✓

Programme structures

- Limits to USD 30 million each incident, costs inclusive. Larger aggregate limits are available
- Policies are structured with an excess – minimum USD 2,500 each incident
- Annual ‘practice’ policies – claims-made basis
- Single project policies – claims-made or occurrence basis.

Contacts

Quotations can be obtained by contacting any QBE branch or the EIL team direct.

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