

Environmental Liability Appetite Guide

Canada | Casualty



General Guidelines



- **Contractors Pollution Liability (CPL)** protects contractors against third-party claims for bodily injury, property damage or environmental damage resulting from pollution conditions caused by covered operations. Available on either a claims-made or occurrence basis. CPL/ CPO offers limits up to \$75M and minimum premium of \$5,000¹.
- **EAGLE (Environmental and General Liability Exposures (EAGLE) Program[®])** combines CGL standard liability coverage with and coverage for pollution exposures arising from on-site premises, products or off-site premises operations. Auto is only written in conjunction with the primary eagle². EAGLE offers a \$1M/\$2M/\$2M limit structure with minimum premium of \$15,000.
- **Commercial Excess Follow Form (CEFF)** provides insurance excess of and to the extent covered by the insuring agreements of the underlying AIG insurers' EAGLE primary policies. CEFF offers **limits up to \$25M**.
- **TankGuard[®]: Storage Tank Liability Insurance** provides coverage for corrective action, clean-up and third-party claims for bodily injury and property damage resulting from pollution conditions from scheduled storage tank systems. **Available limits as required by provincial regulations with a minimum premium of \$1,000.**

AIG Market Differentiators



Client Risk Solutions

- **Pollution Incident & Environmental Response (PIER)[®] Program** to assist insureds with emergency response, crisis management, and loss costs
- **Best-in-class team of engineers** with 15+ years of insurance and environmental consulting experience to assist insureds in managing their environmental risk
- Optimization through review of environment, health and safety, emergency response, and hazard communication plans, employee or supervisory training, hazard assessments, HAZCOM and emergency response training

¹ For contractors with revenues below \$20M we offer min. premium \$2,500

² No stand-alone auto policies offered



Product	Industry	Risk Preferences	Undesirable Risk Characteristics
CPL/CPO	Services/Projects	All construction and commercial services contractors (contractors of all revenue size) All construction projects including OCIP & CCIP	Industrial operation and maintenance (O&M), fixed-based operators (FBOs), mining
EAGLE	Manufacturing and Distribution	First- and third-party (tolling) manufacturing, wholesale and limited retail distribution, brokering (companies with revenues under \$300M)	Aircraft critical parts, toys, sporting equipment, medical equipment, power tools, building materials
	Chemical Related	Manufacturers, blending operations, distribution operations, raw/intermediate materials manufacturing and distribution (companies with revenues under \$300M)	Dry cleaning products, pharmaceuticals
	Utilities: Public and Private Operations	Composting facilities, methane collection and co-generation at landfills, quarries, waste treatment, storage or disposal facilities (landfill, recycling, incineration, transfer stations), waste water treatment plants	Hospitals/assisted living facilities, schools, residential trash haulers, power plants, mines, potable water utility, petroleum refineries
TankGuard®	Owners/Operators of Underground and Aboveground Storage Tanks	<ul style="list-style-type: none"> • Underground tanks under 25 years of age • Above ground tanks under 40 years of age • Commercial real estate, healthcare, education and recreation facilities • Retail and wholesale fueling facilities 	<ul style="list-style-type: none"> • Airport exposures with hydrant systems • Industrial processing tanks • Bulk storage tanks
TCP2	Trade and Artisan Contractors	HVAC installation and servicing; mechanical contracting and installation; excavation/grading; masonry; communications engineering; agency construction management; alternative energy services; lawn and tree care; asbestos/lead testing and abatement; industrial hygiene/health and safety; surveying; carpentry/framers; plumbing; electrical services; air quality testing; roofing; landscaping architecture; interior design/space planning; AST/UST installation and testing; mould assessments and testing; analytical laboratory testing	Large engineering, design and consulting exposures

Contact:



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