

## Environmental Contractor's Insurance

Disaster cleanup and environmental-related contractors require intricate insurance policies and in many instances are found to be underinsured. Western Pacific Insurance Network is proud to offer a program for these risks with multiple markets, comprehensive forms, and competitive premiums often with the ability to combine General Liability, Professional Liability, and Contractor's Pollution Liability into one policy.

### Eligible Classes

- ⇒ Fire/Water Restoration Contractors
- ⇒ Mold Remediation
- ⇒ Asbestos Abatement Contractors
- ⇒ Lead Abatement Contractors
- ⇒ Plumbing and HVAC Contractors
- ⇒ Carpet/Upholstery Cleaning
- ⇒ Oil and Chemical Spill Cleanup
- ⇒ General Construction-Related Contractors
- ⇒ Many More

### Program Highlights

- ⇒ General Liability, Contractor's Pollution Liability, and Professional Liability available for most risks
- ⇒ Occurrence and Claims Made forms options for CPL
- ⇒ \$2,500 Minimum Premium for \$1,000,000/\$1,000,000 limits
- ⇒ Mold Coverage available
- ⇒ Site Pollution Liability also available\*
- ⇒ Sudden and Accidental Premises Pollution, Non-Owned Disposal Site Liability Coverage, Transportation Pollution Coverage available



#### \* E&O Check: Do you offer Site Pollution Coverage?

*If a contractor has a chemical accident such as a spill, or disturbs asbestos, lead, or moldy building materials at a customer's site, it is typically covered under the Contractor's Pollution Policy. However, if the same accident happens at the contractor's business location, it is NOT covered by the CPL and Site Pollution is needed. Agents should consider offering these various forms of coverage not only for cross selling purposes, but also to protect their own E&O.*

#### About Western Pacific Insurance Network, Inc.

With origins tracing back to 1918, Western Pacific Insurance Network, Inc. (WPIN) is a wholesale insurance broker in the Rocky Mountain Region, specializing in products and programs for the Construction Industry. Currently serving over 500 Independent Agencies, WPIN provides refreshing customer service experiences for its agents and strives to cultivate long-term partnerships based on trust and competency. WPIN's products are tailored to each state's specific demands and are available throughout the country.

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