



Associated Builders & Contractors Western Michigan Chapter (ABC/WMC) Contractors Pollution Liability (CPL) Insurance Program Benefits

The ABC/WMC CPL Insurance program protects participating members while operating away from premises they own, rent, lease or occupy, should they cause or exacerbate an environmental condition from covered operations performed by or on their behalf.

ABC/WMC Contractors Pollution Liability (CPL) Insurance Program Benefits

ABC members incorporating CPL coverage as part of their risk transfer strategy can expect at a minimum to gain the following benefits.

- Allows members to increase sales by opening up new business opportunities that require CPL coverage in order to bid / perform construction work.
- Financial assurance mechanism to address clean up, third party bodily injury, third party property damage, third party business interruption, defense costs, investigation costs, claims management costs.... CPL coverage reduces job interruption due to environmental losses.
- Financial assurance mechanism designed to meet the environmental indemnification requirements contained in construction service contracts signed by ABC/WMC members.
- Open program meaning your current insurance agent can access the program for you, no need to make changes to your risk management team.
- Offers a variety of coverage options so members can customize their CPL insurance coverage to add the most value to their business model.
- Environmental educational resources so you are assured you make informed decisions to maximize time and resources in addressing the environmental exposures impacting your business.
- Part of “Best Practices” for the construction industry because it assists members in growing their business while protecting assets.
- Assist you to sell against competitors that do not have CPL coverage by pointing out it is part of “Best Practices” for members and another reason to select an ABC/WMC member for construction services.
- Another great member benefit
- If the IMACC CPL program cannot offer better coverage and pricing than your current CPL program you do not have to make a change. IMACC just wants to make sure our members are protecting their business while leveraging their sales.

ABC/WMC Contractors Pollution Liability (CPL) Insurance Program Strategy

ABC/WMC members will generally have an absolute or total pollution exclusion on their general liability insurance policy. The ABC/WMC CPL program fills in this critical coverage gap. Since every member is impacted by environmental exposures consideration needs to be given to the economies of scale afforded with the ABC/WMC CPL insurance program as part of your risk transfer strategy versus traditional self-insurance.