ALLIANZ COMMERCIAL

Project specific contractors pollution

The construction industry is growing at a rapid pace, and with that growth comes an increased array of project based pollution risks. Pollution events can severely impact the timeliness of a project’s completion, the reputation of the Contractors performing work and result in extraordinary additional costs.

A contractor’s pollution liability policy can assist in protecting owners or contractors by addressing pollution specific coverage gaps in their insurance programs.

Products: Environmental Protect Projects Policy

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Capacity</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renewable Practice Contractors Pollution Policy</td>
<td>$25M Limits Minimum Premium: $10,000</td>
<td>1 to 3 Years</td>
</tr>
<tr>
<td>Project Specific Contractors Pollution Policy:</td>
<td>Same as above</td>
<td>Up to 15 Years inclusive of completed operations</td>
</tr>
<tr>
<td>• Contractors Controlled Insurance Program (CCIP)</td>
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<tr>
<td>• Owners Controlled Insurance Program (OCIP)</td>
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Features
• Responds to losses related to a pollution event for work performed by or on behalf of the insured
• Claims-made and reported or occurrence trigger offerings
• Project policy term up to 180 months including completed operations
• Practice policy term up to 3 years may be considered
• Non-owned disposal site coverage built in the insuring agreement
• Transportation included
• Mo(u)ld
• Crisis management coverage (annually reinstated limit and no deductible)
• Emergency response costs
• No jurisdiction or venue choice

Potential Enhancements
• Coverage territory includes the US and its territories or possessions & Canada
• North American Based Multinational Services abroad

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<tbody>
<tr>
<td>On-site legal liability coverage enhancement available as combined policy (Canada only)</td>
<td></td>
<td></td>
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<tr>
<td>Silt &amp; sedimentation</td>
<td></td>
<td></td>
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<tr>
<td>Legionella pneumophila</td>
<td></td>
<td></td>
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<tr>
<td>Sudden &amp; accidental or gradual site pollution</td>
<td></td>
<td></td>
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<tr>
<td>Defense outside the limits</td>
<td></td>
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<tr>
<td>Coverage territory amended to worldwide</td>
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Targeted Industries

- Retail & commercial
- Manufacturing
- Education (K-12, higher education, institutional)
- Healthcare
- Public entity
- Mixed use and residential
- Sports and recreational
- Sacred spaces
- Street & road
- Energy and alternative risk
- Data centers
- Existing structure buildouts
- Civil works (bridges, tunnels, etc.)
- Wastewater treatment
- Horizontal and vertical construction

Why choose Allianz for Environmental Construction Insurance

Highly-experienced underwriters
Underwriting specialists, with on average 15+ years experience in handling environmental exposures.

Expert Risk Consulting
Multi-disciplined Environmental Risk Consulting specialists who understand our customers' business firsthand and speak the same language.

Market-leading claims expertise
Dedicated Environmental Claims Staff including lawyers, engineers and other specialists who can offer significant in-house expertise and benefit from long-established relationships with leading external experts to support us when required.

Global capabilities, strong local presence
Large global network allowing decisions to be made locally where we have the knowledge and market specific expertise.

Financial strength
Rated Moody’s A+, XV, Standard’s & Poor Rating “AA”.

About Allianz
Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world’s leading insurance brand, we help our customers prepare for what’s ahead.

For more information please contact:
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