

# 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.

Wayne Harrington  
 Portfolio Manager  
 Environmental Impairment Liability  
 Tel: +44 (0)20 7105 5495  
 Mob: +44 (0)779 542 7733  
 Email: wayne.harrington@uk.qbe.com

Rebecca Bell  
 Underwriter  
 Environmental Impairment Liability  
 Tel: +44 (0)20 7105 4304  
 Mob: +44 (0)782 727 1312  
 Email: rebecca.bell@uk.qbe.com

Ellie Merkin  
 Assistant Underwriter  
 Environmental Impairment Liability  
 Tel: +44 (0)20 7105 5514  
 Mob: +44 (0)778 545 9280  
 Email: ellie.merkin@uk.qbe.com

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