



Lead-Safe Contractors Pollution Liability Program Helps Address the Impact of New EPA Certification Requirements

Beginning in April 2010, the EPA rule 40 CFR Part 745 will go into effect requiring the use of Lead-Safe Practices and other actions aimed at preventing lead poisoning. Under the new rule, contractors performing renovation, repair, and painting operations that could disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be trained and certified to follow specific work practices to prevent lead contamination.

Although the new EPA rule does not mandate insurance coverage for the contractor, contractors will have a significant pollution exposure. Our Lead-Safe Contractors Pollution Liability program was designed specifically to address pollution-related exposures for artisan contractors that are performing renovation, repair, and painting operations that could disturb lead-based paint in pre-1978 homes and buildings.

POLICY HIGHLIGHTS

- Occurrence or claims made form
- Annual, per-project, and per-contract policies available
- Transportation Pollution Liability (transporting of waste/construction debris may be added for an additional premium)
- Professional Liability may be added for an additional premium

STANDARD LIMITS

- Base limits of \$250,000/\$250,000 per occurrence with a \$250,000 policy aggregate
- Higher limits are available up to \$1mm/\$1mm

MINIMUM DEDUCTIBLE

- Deductibles start at \$1,000
- Options for lower deductibles available

MINIMUM PREMIUM

- \$800 for occurrence form
- \$550 for claims made form
- Minimum premium is the base for the smallest eligible risk

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