



Contractors Pollution Liability Insurance

For the past 10 years, Everest has specialized in the underwriting of Environmental Insurance and we are recognized as a leader among environmental insurance providers. Everest's Contractors Pollution Liability protects contractors against claims for third-party bodily injury, property damage or clean-up costs/environmental damages arising from pollution conditions caused in the performance of covered operations. The coverage applies to sudden and gradual pollution events and responds to clean-up costs, on the work site.

That's why our expertise, capabilities and consistency in the insurance market along with an entrepreneurial approach, makes Everest a market leader. Our financial strength is evidenced by our rating, A.M. Best A+ XV (Superior) and Standard & Poor A+.

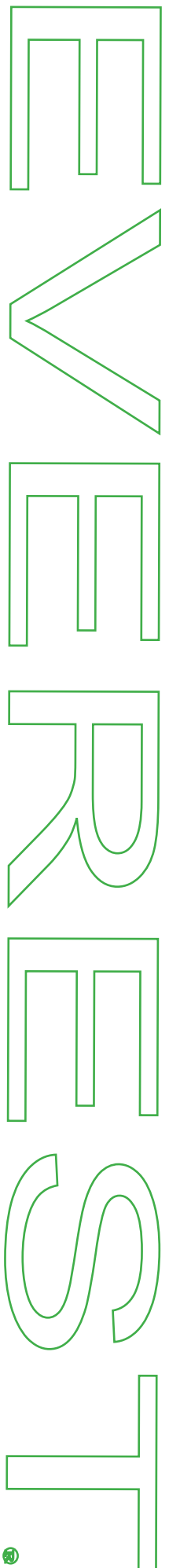
Everest Sample Customer Profiles

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| Aboveground and Underground Storage Tank | Mechanical Contractors |
| Asbestos Abatement | Painters |
| Construction Managers | Pipeline Contractors |
| Debris Removal | Response Action/Emergency Spill Response |
| Demolition Contractors | Salvage Operations |
| Electrical Contractors | Sewer & Water Main Contractors |
| Environmental Abatement/Remediation | Site Restoration and Clean-up Contractors |
| General Contractors | Street and Road Contractors |
| HVAC Contractors | Restoration Contractors |
| Industrial Contractors | Trade Contractors |
| Lead Abatement Contractors | Waste Water Contractors |
| Maintenance Contractors | Welders |

POLICY HIGHLIGHTS

- Contractors Pollution Liability provides coverage for bodily injury, property damage and environmental damage arising out of the Named Insured's covered operations
- The CPL policy can be on a Claims Made basis and/or on an Occurrence basis
- Includes coverage for Completed Operations
- Blanket or project specific is available
- Nose and Prior Acts available
- Annual & per project policies
- Defense Costs can be in addition to or included in the policy limits
- Increased limits are available to meet contract requirements for specific projects
- Coverage for pollution conditions arising from transportation by third parties and coverage for loading and unloading performed in the course of covered operations by owned vehicles and third party carriers
- Mold coverage is available (if requested) on Claims Made basis for most types of contractors

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LIMITS

- *Base limits up to \$6,000,000 per occurrence with a \$6,000,000 policy aggregate are available (lower limits also available).*
- *Excess and Umbrella limits up to \$5,000,000 are available on both an annual or per job basis (The Maximum Limit of Liability on any one account is \$6,000,000)*

MINIMUM DEDUCTIBLE:

Deductibles start at \$2,500

MINIMUM PREMIUM:

- *Starting at \$2,000 excluding mold*
- *\$4,000 and up including mold*