



APRIL 2010

## **ACE Westchester Introduces New Elite<sup>SM</sup> Forms for Contractors Pollution Liability**

Providing expanded environmental coverage for today's contracting exposures, ACE Westchester has launched the new ACE Westchester Elite<sup>SM</sup> forms. These forms are available as a stand-alone for a Contractors Pollution Liability policy or as part of our Contractors Package Policy.

Coverage highlights (package) include:

### ***Commercial General Liability:***

- ISO Coverage Form including:
  - Blanket Additional Insured
  - Primary/Non-Contributory and
  - Waiver of Subrogation
- Additional enhancements available by endorsement including:
  - Products Pollution Liability
  - Employee Benefits Liability
  - Per Project Aggregate
  - Stop Gap
  - Hired and
  - Non-Owned Auto

### ***Contractors Pollution Liability:***

- Pollution Condition includes:
  - Medical, infectious or pathological wastes
  - Electro-magnetic fields
  - Low level radiological matter
  - Mold, viruses and bacteria including Legionella pneumophila
- Bodily Injury includes shock and medical monitoring for physical injuries
- Property Damage includes Diminution in Value for third parties
- Cleanup Costs includes replacement costs and recommendations of environmental consultant
- Limited Premises Pollution Coverage at non-owned equipment storage sites and for temporary storage of asbestos waste at insured's property
- Contingent Transportation Pollution Coverage (Third Party Carrier)
- Emergency Response Expense, including expenses incurred by insured's employees
- Fines, penalties, punitive, exemplary or multiplied damages where allowed by law
- No Exclusion for Work within 50 feet of a railroad
- Mediation Deductible Credit
- Additional enhancements available by endorsement including:
  - Sudden and Accidental Premises Pollution
  - Non-Owned Disposal Sites
  - Transportation Pollution Liability for owned vehicles
  - Bailment Coverage for certain classes and
  - Conversion of Claims-Made to Occurrence with Prior Acts Coverage

### ***Professional Liability:***

- Circumstance Reporting
- Mold Coverage
- Includes recommendations for site selection, transportation, disposal or treatment
- Mediation Deductible Credit

Additional Policies for Business Auto and Excess Follow Form Liability are available in conjunction with the ACE Westchester Elite<sup>SM</sup> Forms. All coverages are written by companies of the ACE Group that are rated A+ (Superior) by A. M. Best and A+ (Strong) by Standard & Poor's (ratings as of April 1, 2010).

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*The above is only a summary and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms and conditions. All products may not be available in all states and surplus lines products are only available through licensed surplus lines brokers. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at [www.acewestchester.com](http://www.acewestchester.com).*



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