



Contractors Pollution Liability: Lead Based Paint

Beginning in April 2010, the United States Environmental Protection Agency (USEPA) will begin enforcing a regulation aimed at preventing lead poisoning. Contractors performing renovation, repair or painting projects that disturb lead-based paint in pre-1978 homes, child care facilities and schools must be certified and follow lead-safe work practices.

While the new regulation does not mandate insurance coverage for the contractor, the exposures are still present.

ACE Westchester Environmental provides Contractors Pollution Liability that offers broad, innovative pollution coverage for small, medium and large contracting accounts.



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Coverage – Contractors Pollution Liability

- Occurrence and Claims-Made Forms
- Bodily Injury, Property Damage, Cleanup Costs
- Blanket Additional Insured's and Waiver of Subrogation available
- No residential or lead exclusions
- Options available for mold, transportation pollution, blanket non-owned disposal site, Professional Liability coverage

Capacity

- Up to \$25 million per occurrence/claim

Minimum Premium

- \$2,500

Key Competitive Advantages

- A.M. Best A+ (Superior) and Standard & Poor's A+ (Strong)
- Covers work performed by or on behalf of Named Insured (work by subcontractors)

For additional information on the USEPA Guidelines, please visit

<http://www.epa.gov/lead/pubs/renovation.htm>

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 of Companies, 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.