



Product Profile

Contractor Operation and Professional Services

Contractors Operation and Professional Services (COPS) provides cover for errors and omissions for environmental professionals as well as comprehensive protection for contractors, site owners and developers against pollution releases, whether sudden & accidental or gradual, caused by new pollution conditions or the exacerbation of existing pollution conditions. Coverage is available worldwide, can be tailored to meet individual needs as well as any special insurance requirements.

Cover

Our flexible COPS policy features the following covers:

- Professional Liability
- Clean-Up Costs
- Bodily Injury & Property Damage
- Environmental Damage
- Nuisance Claims
- Defence Costs
- Mitigation Expenses

Additional Specific Covers Available:

- Contract specific or annual cover
- Multi-year policy terms
- Claims made or occurrence wording
- Prior acts cover available if insured has been continuously covered on a claims made basis
- Completed operations
- Non-pollution biodiversity damage

Key Exclusions

- Fines and penalties
- Intentional non compliance

Target Market

- Environmental consultants

Underwriting Capacity

We can provide maximum limits up to £10 million or \$15 million

COPS UK is one of a range of environmental impairment liability products from AIG Europe Limited. This is a summary only. Exclusions apply. Scope and terms are subject to the terms and conditions of the policy. A specimen policy is available on request.

Product Profile

Contractor Operation and Professional Services

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Broker Facts

Gradual Pollution	COPS covers liabilities for gradual pollution (often excluded by general liability policies) as well as accidental pollution.
Environmental Damage	COPS covers provisions of the Environmental Damage Regulation 2009, including liability for damage to biodiversity and other new provisions such as complementary and compensatory remediation resulting from the covered operations.
Professional liability	Errors and omissions in conjunction with contractors pollution liabilities. Target disciplines include, but are not limited to, remedial investigations, design and on-site cleanup, environmental risk assessments, project management, health and safety training, soil and groundwater sampling and analysis, regulatory consulting and project management.
Third Party Liability for bodily injury and property damage	COPS covers third party liability for bodily injury and property damage arising from pollution conditions resulting from the covered operations.
Nuisance Claims	COPS covers claims arising from statutory, public or common law nuisance resulting from the covered operations.
Clean-up Costs	COPS covers the costs of cleaning up pollution resulting from the covered operations.
Mitigation Expenses	COPS covers the costs of urgent action required to avoid or minimise the effects of pollution.
Bespoke Wording to meet Contractual Requirements	For complex risks and to meet contractual requirements, AIG take a flexible approach to ensure the client's needs are met.



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