

+ Contractors Pollution

Product Brochure | Canada

About Vailo

Vailo Insurance Services Ltd, is an independent, Canadian-owned MGA (Managing General Agent) providing innovative underwriting solutions to a select broker network across Canada.

Formed in 2019, Vailo began with the bold vision of re-imagining the way brokers, companies and individuals alike prepare for change. With over 100 years of combined underwriting and MGA experience, a vetted leadership team, and a strong digital foundation, Vailo offers commercial protection across both standard and non-standard lines, backed by the world's leading insurance providers.

Overview

Vailo's Contractors Pollution Liability product is designed to provide comprehensive coverage against pollution losses. By partnering with reputable firms and individuals, we can streamline the underwriting process, ensuring it is fast and frictionless. In addition to offering best-in-class Contractors Pollution Liability coverage, we possess unique capabilities to support clients with Commercial General Liability coverage and Property insurance.

With extensive experience underwriting contractors of various sizes, our team of underwriters understands how to tailor terms and conditions to address the risks at hand.

We look forward to supporting you with your Contractors Pollution risks.

Features + Highlights

PRODUCTS:

Primary/Excess - Contractors Pollution Liability: limits up to \$5,000,000 (higher limits may be available).

COVERAGES, FEATURES AND BENEFITS:

- Broad Named Insured Clause
- Bodily Definition of Environmental Impairment
- Coverage for Fines & Penalties where insurable by law
- Mould/Asbestos Abatement Extension Available
- Non-Owned Disposal Site Extension Available
- Emergency Response Costs Coverage
- Carve back coverage for asbestos and lead based paint exposures
- Customizable definition of Covered Operations
- Automatic Extended Reporting Period
- Backed by A+ (Excellent) Lloyd's capacity
- Deductibles starting at: \$2,500
- Minimum Premiums starting at:
 - Project Specific Policies: \$1,000
 - Annual Contractor Policies: \$1,500

What We Like

- General Contractors
- Excavation Contractors
- Road Maintenance Contractors
- Restoration/Remediation Contractors
- Demolition Contractors
- Janitorial/Cleaning Contractors
- HVAC Contractors
- Non-Destructive Testing Professionals
- Hauling of solid materials
- Landscaping Contractors
- Renewable Energy Contractors
- Plumbing Contractors

What We Ordinarily Decline

- Insureds with a history of civil or criminal environmental violations.
- Insureds with exposure to US projects
- Pipeline Contractors
- Marine Wrecking or Demolition Exposures
- Pollution/Environmental Consulting
- Quebec domiciled risks.

Contact Us

From our innovative approach to our core products, Vailo is re-imagining the underwriting process. Our team of experts is always eager to hear from you. Contact us today to explore what a partnership might look like.

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