MontRidge Insurance Services

CONTRACTORS POLLUTION LIABILITY CHECKLIST

Commercial Risk Education Series

A practical self-assessment to help identify insurance and operational risk topics for further discussion. Select Yes, No or Not Sure for each item. Leave items that do not apply blank. There is no score or passing grade.

COVERED OPERATIONS

	Yes	No	Not Sure
Are all remediation and contracting activities described accurately?	○	○	○
Are subcontracted operations addressed in the policy review?	○	○	○
Are project locations and territories reviewed?	○	○	○
Are completed operations exposures evaluated?	○	○	○

POLICY STRUCTURE

	Yes	No	Not Sure
Have pollution definitions and exclusions been reviewed?	○	○	○
Are mold, asbestos, lead and PFAS restrictions understood?	○	○	○
Are transportation and disposal exposures evaluated separately?	○	○	○
Are cleanup costs and third-party liability distinguished?	○	○	○

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Continue your review. Select one response per item; leave non-applicable items blank.

CONTRACTS

	Yes	No	Not Sure
Are project-specific limits and endorsements reviewed?	○	○	○
Are additional insured provisions checked against contracts?	○	○	○
Are indemnity obligations compared with actual coverage?	○	○	○
Are retroactive dates and reporting deadlines documented where applicable?	○	○	○

LOSS READINESS

	Yes	No	Not Sure
Are spill reporting procedures documented?	○	○	○
Are disposal manifests and subcontractor records retained?	○	○	○
Are emergency response vendors identified?	○	○	○
Are changes in operations communicated before new work begins?	○	○	○

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NEXT STEPS

Use your responses to identify questions for your insurance advisor. A No or Not Sure response may warrant further review; a Yes response does not establish adequate insurance or compliance. Keep the completed checklist for your own records.

OPTIONAL CONSULTATION REQUEST

- ☐ I would like to discuss this checklist with Montridge.
- ☐ I would like to review my current insurance program.
- ☐ I would like to receive future educational resources.

OPTIONAL CONTACT INFORMATION

Name

Company

Title

Phone

Email

Preferred contact method

Questions or topics to discuss (avoid confidential or sensitive information)

To arrange a discussion, visit www.montridgeinsurance.com. This PDF does not transmit your responses automatically.

Educational use only. This checklist is not an insurance application, policy, coverage determination, compliance audit, or legal, tax, engineering, medical or financial advice. Coverage depends on actual policy terms, endorsements, exclusions and facts. Consult qualified advisers for your circumstances.