

Benefits of the 2005 Revision of the Contractor's Policy Forms

Change	Location	Reason	Benefit
Added pollution incident coverage for loading/unloading of an owned auto	Combined Policy: IV. Exclusions § J	Synchronize policy forms	Provides broader auto coverage on combined form
Added coverage for asbestos abatement claims made after 1/1/90	Combined Policy: IV. Exclusions § N	Synchronize policy forms	If a contractor runs into asbestos while doing work or has the responsibility to subcontract abatement, coverage is provided.
Expanded definition of property to include soil, surface water, ground water and plant/animal life	Combined Policy: III. Definitions § Property Damage	Synchronize policy forms	Provides broader coverage for destruction or loss of use on combined form
Added coverage for newly-acquired subsidiaries	Stand-Alone Pollution: III. Definitions § Newly Acquired Subsidiary	Synchronize policy forms	Provides protection for newly-formed entities
Reverted back to 1998 policy language concerning contractual obligations	All: IV. Exclusions § B	Clarifying common confusion	Coverage boundaries are easier to understand
Modified language to be more consistent with ISO CGL 10/01	Several in all policies, including: III. Definitions § Bodily Injury IV. Exclusions § R	Tracking coverage with the ISO CGL form.	Contractors who buy coverage on the ISO form can be sure that the policy is consistent with ours.