



New EPA Rule Effective April 2010 – The Renovation, Repair and Painting Rule

New EPA Regulation

On April 22, 2008, The EPA issued a rule requiring the use of lead-safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools, built prior to 1978, must be certified and must follow specific work practices to prevent lead contamination. The rule will affect paid renovators who work in pre-1978 housing and child-occupied facilities, including:

- Renovation contractors
- Maintenance workers in apartments and other multi-family housing
- Painters and other specialty trades

For additional information on the USEPA Guidelines, please visit

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

Coverage Issue

Most contractors' GL policies contain pollution and/or lead exclusions. Any contractor who disturbs lead based paint and causes bodily injury or property damage could have a coverage gap.

Solution

Purchasing a CPL (Contractor Pollution Liability) policy can close this gap and provide coverage for this exposure and others at minimal cost.

Coverage - Contractors Pollution Liability

- Occurrence and Claims Made Forms
- Coverage for Bodily Injury, Property Damage, Clean-up Costs
- Forms available that provide coverage for EPA Fines when insurable
- Can also provide coverage for Mold, Asbestos and other pollutants
- Premiums starting at \$200

For pricing indications, fill out the attached worksheet and return to your Westrope Casualty broker.

For more information, contact your Westrope casualty broker, Robert Gassen, or James Klecko

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