



Certified Environmentally
Responsible Contractor

Certified Contractor

Total Restore, Inc.

Insurance Carrier

Certain Underwriters at Lloyd's

Policy #

CPLI01288001

Policy Period

11/13/2025 - 11/13/2026

The potential risk of a pollution event is inherent in all construction work. Such an event can cause significant financial loss for project owners and other contractors at the site and can even impact the community and environment. Some contractors actively manage this risk, while others do not. Environmental Risk Professionals hereby certifies that the above referenced contractor has distributed protocols to avoid pollution incidents on job sites and has purchased a comprehensive pollution liability insurance policy to provide financial responsibility should an accident arise.

Training – The above referenced contractor has distributed “Pollution Prevention Practices” designed to mitigate common environmental risks associated with their contracting operations. In addition, they have secured additional restoration industry certification(s) applicable to their business operations.

Example Pollution Prevention Practices

Solid and Hazardous Waste Management
General Housekeeping
Mold Identification and Abatement
Responding to Spills
Deterring Illicit Abandonment
Asbestos and lead Based Paint

Restoration Certifications

IICRC Water Damage Restoration Technician

Insurance– Even when proper training is in place, accidents still happen. Property owners bear the ultimate responsibility for a pollution problem at their site, even if caused by a contractor working on their behalf. A contractor needs to purchase a true pollution liability policy in order to properly protect the entities for whom they perform operations. Environmental Risk Professionals has reviewed the above referenced pollution liability policy and hereby confirms that it provides the following important financial responsibility provisions:

1. A policy limit of at least \$1,000,000
2. Coverage is primary and non-contributory, with the certificate holders included as Additional Insureds and carrier rights to subrogation waived in their favor
3. On-site and off-site remediation expense for pollution conditions arising from contracting operations
4. No mold exclusion on policy
5. A pollution event includes damage to natural resources
6. Coverage for transportation and disposal of pollutants
7. Coverage for both sudden and accidental and gradual premise damage



ENVIRONMENTAL
RISK PROFESSIONALS

Signed Environmental Risk Professionals

This certificate was issued on 10/28/2025 and serves as a matter of information only. The Certificate is only valid through the current policy period with an active policy. This certificate confers no rights upon the certificate holder and does not affirmatively or negatively amend, extend or alter the coverage afforded by the policy listed above. This certificate does not constitute a contract between the issuing insurer, and the certificate holder.