



## ENVIRONMENTAL CASUALTY - SITE EXPOSURES

### COVERAGE APPLICATION

Environmental Casualty provides a combined Policy form for General Liability and Pollution Legal Liability coverages. It can also be enhanced to provide Contractor's Pollution Liability and Professional coverage.

There are two types of Environmental Casualty policies to meet the needs of most insured's exposures:

- Environmental Combined Site Policies
- Environmental Combined Contracting Policies

This profile focuses on Environmental Combined Site policies, which provide coverage for Third Party

Bodily Injury and Property Damage from owned site exposures, operations and products/products pollution where applicable.

Coverage is provided for legal liability resulting from your operations and products under General Liability.

Coverage under the combined form also includes Site Pollution coverage for Bodily Injury and property damage as well as Clean Up.

This combined coverage form best applies in cases where an insured's exposures for their site includes processes, products or property which is subject to environmental controls.

### A Note on Products

While most environmental policies are written for the products with apparent pollution exposures (liner manufacturers,

chemical manufacturers/distributors, wastewater plants, valves, tank manufacturers), there is an evolving market for products for whom coverage may be precluded by virtue of the pollution exclusion. Many of these products fall into traditional categories such as adhesives, solvents, cosmetics, personal care products, packaging and containers, ink manufacturing, and more. It is also important to consider what the process is in making the product, which can expose the facility to pollution conditions.

### PRODUCTS POLLUTION COVERAGE

This is an esoteric coverage that provides Bodily Injury, Property Damage or Environmental Damage arising out of a pollution incident caused by your product, and is included in the products-completed operations hazard. Coverage is available on a claims-made or occurrence basis.

### POLICY FORM

Insurance companies have a range of policy structures to provide combined coverage. Typically, individual coverage parts (General Liability, Pollution Legal Liability, Contractors Pollution Liability, Professional Liability) are either on their own and subject to a combined common provision section or forms may be written all together as individual coverage sections within a policy and subject to individual coverage part exclusions and common policy terms.

### PROGRAM HIGHLIGHTS:

- Coverage under General Liability is written on either ISO forms or similar forms.
- General Liability is provided on an Occurrence Form.

### CONTACT

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## ENVIRONMENTAL CASUALTY - SITE EXPOSURES (*cont.*)

- Coverage for Additional Insureds can be structured on either ISO or similar forms including the CG 2010 and CG 2037.
- Primary and Non Contributory Coverage is available.
- Per Project Aggregate and Per Location Aggregates are available
- Both traditional classes as well as higher hazard exposures, are available for coverage.
- Defense is first dollar and unlimited under the GL coverage part.
- Site Pollution forms can also be extended to provide coverage for non-owned disposal sites, transportation pollution, business interruption resulting from pollution conditions, crisis management.
- Products Pollution is available for claims arising anywhere in the world
- Products Recall/Withdrawal is available subject to program review
- Contractor's Pollution provides coverage for pollution conditions resulting from product installation and maintenance at customer sites; transportation of materials; and non-owned disposal sites.
- Coverage parts can be split into claims made and occurrence coverage, and are subject to an overall aggregate limit.
- Separate aggregates may be available for PLL and defense under the PLL coverage part.

### POLICY TERM

Environmental Casualty combined policies are typically written for an annual term. One benefit of combined policies is that they are typically written on a flat non-auditable basis.

### MARKET OVERVIEW

There are approximately eight domestic carriers offering combined.

### LIMITS OF LIABILITY

Primary coverage is available up to a \$5 million limit. Excess follow form coverage is available up to a \$30 million limit.

### RETENTIONS

\$2,500 minimum. Retentions typically apply based on degree of hazard and apply separately by line

### PREMIUMS

Typical minimum premiums begin at \$5,000.

### INFORMATION NEEDED FOR INDICATION

- Completed Acord applications or equivalent
- Statement of Values
- Completed GL/PLL/CPL application
- Product information
- Currently Valued Loss Runs for current and three years prior

### SAMPLE CLASSES AVAILABLE FOR COMBINED COVERAGE

- Adhesives, Sealants, Coatings
- Agriculture
- Auto, Aircraft, RV and Watercraft Parts
- Asphalt
- Bolts and Screws
- Building Material Dealers
- Chemical Manufacturers and Distributors
- Composting Facilities
- Distillery
- Waste Treatment Storage and Disposal
- Window Manufacturers
- Packaging and Containers
- Electroplating
- Fertilizer
- Lab Packing
- Liners/Membranes
- Materials Testing
- Metal Goods
- Personal Care Products
- Plastic/Rubber Products
- Storage Tanks
- Textile Manufacturer
- Waste to Energy

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