

COVERAGE APPLICATION

Environmental Casualty provides a combined policy form for General Liability (GL) and Pollution Legal Liability (PLL) coverages. It can also be enhanced to provide Contractor's Pollution Liability (CPL) and Professional Liability coverage.

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 GL.

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 that 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.

POLICY FORM

The Combined Pollution Legal Liability (claims-made) and General Liability (occurrence) forms provide coverage to chemical manufacturers, distributors, waste management facilities, and any other manufacturer of "environmental" products, including but not limited to storage tanks, pressure vessels, liners, pumps/valves and pollution control equipment. Significant market expansion has occurred over the past 10 years. Coverages include: General Liability (GL) for Products Pollution; Pollution Legal Liability (PLL); Contractor's Pollution Liability (CPL) (for incidental contracting services); and Professional Liability (for waste brokering and other miscellaneous professional exposures).

PROGRAM OVERVIEW:

- Products Pollution Coverage 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.
- Coverage under GL is written on either ISO or similar forms.
- GL is provided on an Occurrence Form.
- 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, and crisis management.

CONTACT

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- 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 15 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 \$50 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.

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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