

General Liability & Product Pollutions



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Eligible Accounts

- Classes of business typically needing Products Pollution coverage include:
- Products that carry, contain, measure, move, or otherwise process pollutants such as drums, tanks, pipes, tubing, pumps, valves, and compressors, or other machinery/ equipment
- Industrial coatings: paints, varnish, sealers, and inks.
- Adhesives: glue, caulk, and plastics
- Aerosols: storage and filling paints
- Biodiesels: ethanol and alternative fuels
- Lubricants: grease and other lubes
- Plastics: pellets, injection molding, etc.
- Rubber: recycling, injection molding, etc.
- Industrial soaps
- Solvents and the raw materials used in the solvent process
- Fertilizers
- Manufacturers and distributors of imported or domestic products should be covered in the event of a products pollution claim. Distributors selling products made in a foreign country may find that these countries will not defend insurance claims relating to products being sold in the United States.

Coverages Offered

A combination GL/Products/Product Pollution Liability policy includes Bodily Injury, Property Damage, and Clean Up coverage for third party claims.

Optional Coverage Enhancements

Sudden/accidental spill coverage for the insured's owned/leased premises.

Gradual pollution coverage for long term soil/groundwater/air pollution issues coming from the insured's facility or warehouse.

Optional Coverage Enhancements

- First and third party "over the road"/rail Transportation Pollution Liability
- Natural resources damage
- Product recall
- Many other enhancements

Limits

Premiums start at \$10,000, plus tax and fee. Limits are available from \$1,000,000, up to \$10,000,000.

Policy Highlights

- It protects the insured against a product failure that may cause a pollution condition.
- Many General Liability and Product policies deny coverage for Bodily Injury/Property Damage and Defense arising from the discharge of pollutants from a product.
- Most General Liability and Product policies deny Clean Up coverage claims that stem from a pollution condition.
- Distributors may not find protection from the manufacturer especially if the manufacturer is domiciled overseas.

Claims Handling & Support

Every carrier has their own claim reporting procedures which are listed in the insured's policy.

Why Choose Us

Carrier Partnerships

We work with the most reputable carriers in the business and is a leader in providing wholesale access to these important insurance markets.

Proven Expertise

We have over 30 years of experience helping our agents place the most effective coverage possible with the industry's leading insurance companies.

Solution Partners

We help agents assess client needs, identify effective coverage options, and provide the tools to support successful sales.