

# Premises Pollution Liability



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## Eligible Accounts

- Habitational risks, including apartments, colleges/boarding schools, hospitals, and senior care facilities.
- Property Owners, Operators, and Managers.
- Industrial facilities, including recyclers, storage sites, landfills, warehouses, etc.
- Any purchasers or sellers of properties.

## Coverages Offered

- Coverage is triggered either by a claim for damages from a third party, or by the discovery of contamination above "Action Levels" on the insured's premises.
- "Action Levels" are a very important concept to understand. These levels are set in every community on a federal, state, or local level. They represent the allowable concentration of any contaminant for the area in which the contaminant is discovered.
- Policies clean up pollutants to the acceptable level dictated by the governing authority. In other words, if you have pristine land on which you spill diesel fuel, you will end up with whatever the allowable level of diesel fuel is by the governing authority.
- Coverage can be modified to cover only new conditions occurring from policy inception onward, or unknown pre-existing conditions, or both.

## Coverages Offered (cont.)

- Coverage can be constructed to apply to only Onsite Bodily Injury, Property Damage, and Clean Up, or only off site, or both.

## Optional Coverage Enhancements

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Separate defense limits.
- Non-owned disposal site coverage.
- Business Interruption, Transportation Pollution Liability, etc.

## Limits

- Stand-alone EIL currently costs as little as \$3,000.
- Deductibles start at \$3,000.
- Limits are available.

## 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.