

Premises Environmental Liability Insurance Policy



Covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with a covered location on a claims-made basis. It also covers an insured's pollution liability arising from non-owned disposal sites, transportation of products or wastes, and incidental contracting services.

This policy is suitable for:

- Environmental facilities including landfills, recyclers, and treatment plants.
- Real estate properties including apartments, condominiums, hotels, offices and shopping centers.
- Chemical/petroleum facilities including distribution, manufacturing and storage facilities.
- Commercial facilities including food and warehouse facilities, airports and universities.
- Healthcare facilities including hospitals, healthcare centers and nursing homes.
- Industrial facilities including light and general manufacturing plants.
- Municipalities and utilities.

Policy Benefits

- Coverage for both new and historical conditions.
- Coverage provided for both gradual and sudden & accidental events.
- Pollution conditions covered both on- and off-site. Coverage is triggered by the discovery of pollution condition or a claim made by third party.
- Contracting services performed by the insured can be covered.
- Coverage for non-owned disposal sites on an unscheduled basis.
- In-bound and out-bound transportation coverage to or from a Covered Location.
- Legal Expense is provided within the Limit of Liability.



- Definition of Bodily Injury includes building related illness and medical and environmental monitoring.
- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law.
- Definition of Pollutants includes mold, Legionella, and EMFs.
- Definition of Pollution Condition includes illicit abandonment of Pollutants at a Covered Location.
- Definition of Property Damage includes Natural Resource Damages.
- Ninety (90) day Automatic and three (3) years Optional Extended Reporting Period for claims-made coverage grants.
- Cumis Counsel where entitled by law.

Policy Features

- Limits of Liability up to \$25 million occurrence/\$50 million aggregate.
- Policy terms of up to ten (10) years.
- \$5,000 minimum premiums (single year policy).
- Covers locations in the U.S. or Canada.
- Separate limits can apply to each coverage part.

Submission Requirements

- GAIG General Application For Environmental Insurance.
- Most recent environmental reports or a GAIG Supplement Application For Premises Environmental Liability Insurance.
- Past three (3) years loss history.
- Last two (2) years financial statements and/or 10-K report.

Environmental Divisional Offices

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Plymouth Meeting, PA 19462
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Coverage description is summarized. Refer to the policy declarations and policy form for a full description of applicable terms, conditions, limits and exclusions. Insurance products are written by one or more of the following surplus lines insurance companies: Great American E & S Insurance Company, Great American Fidelity Insurance Company, and Great American Protection Insurance Company. Product may not be available in all jurisdictions. This publication is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. Great American Insurance Group insurers are subsidiaries of American Financial Group, Inc. (AFG), based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange ("NYSE") and Nasdaq under the symbol ("AFG"). Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo (words and design) and the word marks "Great American" and "Great American Insurance Group". © 2011 Great American Insurance Company. All rights reserved.