



**GLIDER**, our Commercial General Liability and Environmental Protection Policy, provides site-specific pollution legal liability, hostile fire, and building equipment pollution liability, products pollution and exposure liability, contractor's pollution liability, and transported cargo pollution coverage, in addition to ISO- based commercial general liability coverage. It also provides protection for fixed-site facilities, which, through its operations, process or products, present an environmental exposure.

This policy is suitable for many types of manufacturing/distribution facilities and refuse systems, including but not limited to:



**CHEMICAL PRODUCTS**

- Chemicals and Allied Products
- Rubber and Misc Plastics
- Stone
- Clay
- Glass and Concrete



**RECYCLING CENTERS**

- Primary and Fabricated Metals
- Industrial and Commercial Machinery
- Storage Tanks & Drums
- Foundries



**PRIMARY AND FABRICATED METALS**

- Refuse Systems
- Recycling Centers
- Paint and Color Pigments
- Cleaning Agents, Soaps, Detergents, and Solvents

**Environmental Division**

**Main Office**

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Exton, PA 19341

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[GAIG.com/Environmental](http://GAIG.com/Environmental)

**Learn More**



**Policy Highlights**

**Standard Limits of Liability** of \$1M/\$2M aggregate.

**First-dollar deductible** available for General Liability Coverage.

Product Pollution Coverage, Product Recall Expense Coverage and Worldwide Products Coverage.

Policy form includes many **competitive built-in enhancements**, such as occurrence transportation, NODS, biological hazard cleanup, broad named insured, and no sublimit on Emergency Response Costs.

**Variety of additional enhancements** that can be included to tailor the policy to the Insured's specific needs.

## Coverage Highlights

- ISO-based GL coverage
- Extensive coverage for Product Pollution, Product Recall Expense, and Worldwide\* Products.
- NODS coverage
- Pollution coverage offered on a gradual or sudden and accidental basis. On and/or off-site coverage options available.
- Cleanup cost coverage can be triggered by the discovery of a pollution condition by the insured or a claim made by a third-party.
- Bodily injury and property damage coverage is triggered by a third-party claim.
- Pollution coverage for contracting services performed by the insured can be covered on an occurrence basis and includes a discovery trigger.
- Occurrence inbound and outbound transportation coverage by third parties to or from a covered location with enhancement available for first party transportation.
- Coverage for emergency response costs and public relations expenses.
- Coverage includes compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law, with enhancement available for cleanup costs for civil fines and penalties.
- Ninety (90) day automatic and three (3) years Optional Extended Reporting Period for claims-made coverage grants.
- Cumis Counsel where entitled by law and enhancement to delete choice of law, jurisdiction, and venue.

## Policy Features

- Standard Limits of Liability of \$1M/\$2M aggregate
- One (1) year policy term
- \$15,000 minimum premium
- Up to:
  - \$5M Each Occurrence for GL
  - \$5M Each Loss for Pollution Legal Liability
  - \$5M Products - Completed Operations Aggregate
  - \$5M General Aggregate
  - \$2M Personal Injury and Advertising Injury
  - \$300K Damage to Premises Rented to You
  - \$25K Medical Expense

## Submission Requirements

- Application for General Liability/Site Pollution
- Loss Runs (5 years)

## Want more information? Contact us!

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# What Makes Us *GREAT*



Great American Environmental's staff of **in-house experts** from the underwriting, risk engineering, and claims teams can work together to evaluate your clients' needs and quickly turnaround policies. Our team of experts strives to handle each submission and policy with accuracy, efficiency, and accountability. Our top priority will always be to provide the best service and coverage to our brokers' clients with one-of-a-kind market products.

**Our underwriting team offers the ability to manuscript policy forms and tailor endorsements to address your clients' unique conditions. Whether it's adding a site to your client's portfolio or addressing coverage questions, our team is always ready to respond promptly.**

## Claims Handling

Our in-house environmental claims team is proud to provide the technical expertise needed for every claim situation with the personal attention, professionalism, and responsiveness every client deserves.

- We are prepared to provide the resources, guidance, and tools needed to mitigate a financial loss, deliver prompt communication throughout the claims process, and produce the best achievable outcome.
- When your client reports a potential claim, they will automatically be assigned a claims professional who will handle all their claims needs, ensuring that your client is receiving personalized attention throughout the entire claims process. Your client will be on a first-name basis with their claims representative!

## Risk Engineering

We provide risk control services to current and prospective insureds through our in-house risk engineering team alongside a network of specialty vendors, representing diverse capabilities and experience in a variety of environmental areas. Some of the services our risk engineering team can provide include:

- Creating and conducting trainings for issues relating to environmental concerns and regulations.
- Assisting in assessing remediation costs and strategy reviews, and environmental reserve evaluations.
- Helping with the development of management plans, implementation of management plans, and follow-up auditing to ensure compliance with regulations.



Our Response & React program offers spill response management in all 50 states, 24 hours a day, 365 days a year. Our large network of pre-qualified environmental professionals is standing by, ready to provide the knowledge and expertise you need to manage a rapid, cost-effective response to your emergency. In the case of an emergency, your client can call the R&R hotline at (800) 340-3399.

## Communications & Marketing

With a long-standing commitment to providing the support and service you deserve, it's our priority to offer expert guidance and helpful marketing resources to assist you in best serving your clients.

- Our team provides numerous marketing materials to assist you in further explaining our capabilities, products, and services. We also offer custom marketing materials geared towards your industries of interest.

**A+**

Standard & Poor's

**A1**

Moody's

**Since 1872**

GAIG's founding insurance company, Great American Insurance Company, was established.

Great American  
Insurance Company

**115+** years  
with an **A** or better  
rating by  
AM Best

# GLIDER® vs Traditional General Liability Policies

Coverage Comparison Chart		
	GLIDER	ISO GL
Broad Pollution Coverage	✓	✗
Contractors Pollution Liability Coverage	✓	✗
Transportation Pollution Coverage	✓	✗
Products Pollution Coverage	✓	✗
Non-Owned Disposal Site Coverage	✓	✗
Limited Product Withdrawal	✓	----
BI from Long-term Exposure (e.g., mold, asbestos, lead)	✓	✗
BI from pollutants released during normal business operations	✓	✗
Clean-up costs associated with a pollution release	✓	✗
Non-Auditable exposure basis	✓	✗

[GAIG.com/GLIDER](https://www.gaig.com/GLIDER)

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