



Commercial General Liability and Environmental Protection Policy FAQs



1. Who is eligible for the GLIDER product?

Many types of manufacturers/distributors, blenders and recycling centers. Some examples include:

- Chemicals & Allied Products
- Cleaning Agents, Soaps, Detergents & Solvents
- Paint & Color Pigments
- Rubber & Misc. Plastics
- Glass & Concrete
- Primary & Fabricated Metals
- Recycling Centers and Transfer Stations

2. What is the benefit of purchasing a combined GL/Pollution policy?

Pollution coverage is typically excluded from standard General Liability policies. This is why a combined GL/Pollution policy is so valuable – it fills that gap with comprehensive pollution coverage, even for entities who don't feel they have "that much exposure."

3. What type of pollution exposure is covered?

- Sudden & accidental pollution releases
- Gradual pollution releases when a retroactive date is in place
- Pollution events/releases at a Non-owned Disposal Site
- Pollution events/releases caused by your product
- Pollution events/releases during transportation
- Pollution events/releases caused by incidental contracting/servicing work

4. What is the acceptable percentage split between manufacturing/distributing and contracting/servicing work?

This policy is meant for fixed site facilities such as manufacturers and distributors or recycling centers where any contracting or servicing work is incidental, so we require that entities have no more than 30% revenue derived from contracting/servicing work.

Environmental Division

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5. Are Emergency Response Costs covered?

Yes.

6. What limits are available?

The standard limit structure is \$1/2M, but we are able to offer up to a \$5/5M limit.

7. What do I need to include in a submission?

- GLIDER supplemental application
- 5 years' worth of currently valued loss runs

8. How do I submit a submission?

Send all submissions to our submission mailbox: GLIDER@gaig.com

9. How much commission do I get?

- Retailers: 15%
- Wholesalers: 17.5%

**Want more information?
Contact us!**

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