



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

Main Office

397 Eagleview Blvd., Ste 100
Exton, PA 19341

888-828-4320

GAIG.com/Environmental

[Learn More](#)



Visit Us At: GAIG.com/GLIDER

for all the *great* you do®

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!**

Becky Biermann

**Environmental Casualty
Practice Leader**

rbiermann@gaig.com
513-638-6691

Great American
Insurance Company

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

Corporate Headquarters

301 E. Fourth Street
Cincinnati, OH 45202

For agent/broker distribution only. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Online portal may not be available at all times. Coverage examples are for illustrative purposes only. All coverage is subject to underwriting. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. In the US: Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines company eligible to underwrite surplus lines insurance in all 50 states and the DC. This 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. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2026 Great American Insurance Company. All rights reserved. 5898-8-ENV (04/26)

