What is my insurance coverage?

AXLE
Auto eXposure Liability for Environmental

Coverage Comparison Chart

	AXLE	Motor Carrier Form with the CA 99 48	Unendorsed TPL Coverage
Pollution Conditions arising from cargo during transit	✓	---[1]	✓
Natural Resource Damage and diminution of value of damaged properties	✓	no	✓
Definition of Bodily Injury includes ‘medical monitoring and mental anguish’	✓	no	✓
Coverage for exhaust emissions and mechanical operating fluids.	✓	----	no
Third-Party Business Interruption coverage / net loss of sales	✓	no	----
MCS-90 protection in the event of an auto carrier reimbursement request	✓	no	no
Coverage for Pollution Conditions inside owned or leased trailers	✓	no	no
Eroding retention for covered pollution losses under another polic	✓	no	no
Non-owned disposal site (NODS) coverage for transported goods, products, or waste	✓	no	----
Punitive, exemplary, or multiplied damages, civil fines, penalties and assessments	✓	no	✓
Option for Premise (Site) pollution coverage	✓	no	✓
Coverage giveback for the assumption of liability (including client’s sole negligence), when assumed under contract	✓	no	no
Independent Contractors included as Insureds when required by contract	✓	✓	no
Loading and unloading at non-owned locations	✓	----	✓
Pollution Conditions arising from Parked Autos not in-use	✓	----	----
Blanket Waiver of Subrogation as required by contract	✓	no	no
25% Additional Limits for Defense outside the Limits of Liability	✓	no	no
Primary and Non-Contributory for client of the insured as required by contract	✓	no	no
Mobile Equipment included in definition of Auto	✓	no	✓
Blanket covered autos (Any auto)	✓	no	✓
Broadened Definition of “Pollutants”	✓	no	✓
Public Relations / Image Restoration coverage	✓	no	no
Emergency Response Costs	✓	no	no

[1] only if endorsed with CA 99 48

---policy language is either silent, ambiguous or does not cover the exposure or has exceptions

Great American Insurance Group | Environmental