

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, business interruption, contingent business interruption, biological hazards and incidental contracting services.

This policy is suitable for many facilities, including:



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 and treatment plants.



MUNICIPALITIES AND UTILITIES

Policy Benefits

- Coverage for both new and historical conditions.
- Coverage provided for both gradual and sudden and accidental events.
- Pollution conditions covered both on and off-site. Coverage is triggered by the discovery of a pollution condition or a claim made by third party.
- Contracting services performed by the insured can be covered on an occurrence basis and includes a discovery trigger.
- Coverage for non-owned disposal sites on an unscheduled basis.



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Environmental

- Occurrence in-bound and out-bound transportation coverage to or from a covered location.
- On-site clean-up costs for biological hazards.
- Coverage for business interruption and contingent business interruption.
- Coverage for emergency response costs.
- Legal Expense is provided within the Limit of Liability.
- The policy broadly defines who is an insured.
- The definition of bodily injury includes building related illness and medical and environmental monitoring.
- The definition of replacement costs includes green building materials.
- Coverage includes compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law.
- The definition of pollutants includes mold, legionella, electromagnetic fields and methamphetamines.
- Definition of pollution condition includes illicit abandonment of pollutants at a covered location or by a carrier during transit.
- 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 \$50 million each occurrence/ \$100 million in the aggregate.
- Policy terms of up to ten (10) years.
- \$7,500 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.
- Cumis Counsel where entitled by law.

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years
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or better
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A.M. Best

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Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. © 2018 Great American Insurance Company. All rights reserved. 5488-1-ENV (06/18)



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