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.
• 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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