

Premises Environmental Liability Insurance Policy

Covers third-party bodily injury and property damage, cleanup costs, and associated legal expenses resulting from pollution conditions on, at, under or migrating from 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 but not limited to:



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.



REDEVELOPMENT
Including any type of redevelopment on greenfield or brownfield locations.

Environmental Division

Main Office

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Exton, PA 19341

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GAIG.com/Environmental

Learn More



Limits of Liability up to \$50M each pollution condition/ \$100M million in the aggregate.

Policy terms of up to ten (10) years.

Policy form includes many **competitive built-in enhancements**, such as business interruption, occurrence transportation, NODS, biological hazard cleanup, broad named insured, and no sublimit on Emergency Response Costs.

Combinations of pre-existing and new conditions, gradual, and sudden & accident are possible in order to **tailor coverage to the insured's specific needs**, risk and exposure.

Variety of additional enhancements that can be included such as first party transportation, disinfection expenses, etc.

Policy Benefits and Enhancements*

- Coverage is offered for new and historical conditions, gradual and sudden and accidental events, and on and offsite of a Covered Location.
- Cleanup cost coverage can be triggered by the discovery of a pollution condition by the insured or a claim made by a third party. Bodily injury and property damage coverage is triggered by a third party claim.
- Pollution coverage for contracting services performed by the insured can be covered on an occurrence basis and includes a discovery trigger.
- Occurrence inbound and outbound transportation coverage by third-parties to or from a covered location with enhancement available for first party transportation.
- Coverage for emergency response costs and public relations expenses.
- Legal Expense is provided within the Limit of Liability with enhancement available for additional 25% for defense outside the limit.
- Broad definition of 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, with enhancement available for cleanup costs for civil fines and penalties
- 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 and enhancement to delete choice of law, jurisdiction and venue.
- Enhancement for cleanup costs for inadvertent disturbance of asbestos and lead-based paint.
- Enhancement for coverage for radon.
- Enhancement for first party Diminution in Value.
- Enhancement for disinfection costs.

**Coverage and enhancements presented are commonly offered but are considered on a case-by-case basis.*

Policy Features

- Limits of Liability up to \$50M each pollution occurrence/ \$100M in the aggregate.
- Policy terms of up to ten (10) years.
- 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 Supplemental Application for Premises Environmental Liability Insurance.
- Past three (3) years loss history.
- Last two (2) years financial statements and/or 10-K report.

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