

Wrong place, wrong time!

Be ready when life happens. These products pollution situations illustrate the variety of environmental exposures that could affect your customers!



The manufacturer of a rubber piping sealant was named as a defendant in a lawsuit. It was alleged that at a site where their product was used, liquid toxic chemicals seeped from the manufacturing equipment. As a result of the chemical seep, the toxic discharge migrated into the soil and groundwater outside of the facility.



A contractor for a PERC dry cleaner installed a ventilation fan system in its vapor barrier room. The ventilation fan was intended to collect vapor and exhaust it through the stack above the building, relieving dense buildup. The fan was installed correctly; however, due to an alleged manufacturing error, the fan malfunctioned. Unfortunately, several occupants of the dry cleaner complained that they suffered injuries from being exposed to the vapor in the building.



A company leased a hydraulic boom lift for a construction project. The lift was stationed and sat vacant at the job site for two weeks. When the lift was moved, they discovered that the diesel fuel tank had been leaking onto the ground, contaminating the surrounding soil. Authorities were notified, requiring an investigation as well as subsequent soil cleanup. The project owner sought recovery from the leasing company.



When a plant was opening for first shift, a spill of chemicals was discovered around plastic tubing used in its manufacturing process. When the tubing had been installed, it operated properly, with compatible chemicals successfully flowing through the tubing. After an investigation of the spill was conducted, it was determined that the plastic tubing had simply failed, leading to costs necessary to remediate the spill. A claim was made against the tubing distributor.

Products Pollution Claims Scenarios



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The above claim scenarios are provided to illustrate the variety of potential environmental exposures faced by your clients. The facts of any situation which may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus no representation is made that any specific insurance coverage applies to the above claim scenarios.

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 E&S Insurance Company, an OH domiciled surplus lines insurer 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. © 2020 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (07/20)



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