

Products Pollution Liability Insurance Policy

Covers the Insured for loss and clean-up costs as a result of a claim for bodily injury, property damage, or environmental damage because of a pollution condition caused by the Insured's product. This policy provides coverage when the product has been put to its intended use by a person or entity that's not an Insured. Coverage also applies to a pollution condition caused by the Insured's product during transportation by a third party.

This policy is suitable for manufacturers and distributors of various products, including:

- Paints and chemicals
- Metal goods, automotive parts
- Machinery and machinery parts
- Plastic and rubber goods
- Other commercial products

(Ineligible products include cosmetics, products that can be ingested, talcum powder, medical products (invasive), nutraceuticals, pharmaceuticals, turf fields, gym floors, products containing benzene, etc.)



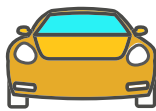
PAINT MANUFACTURERS



CHEMICALS MANUFACTURERS



METAL GOODS



AUTOMOTIVE PARTS

Coverage Details

- Limits of Liability up to \$5 million
- Policy term of one (1) year
- \$5,000 minimum premium
- Applies to products in the U.S.



Environmental Division Main Office

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Submission Requirements

- Completed Products Pollution Liability Application
- Five (5) years of GL, EIL, Products Liability, or Products Pollution Liability loss runs (including spills or environmental losses that may not show on loss runs)
- Details regarding Warranty and Quality Control program for the product
- Product brochures
- Product liability risk control surveys
- Safety Data Sheets, if applicable
- Past two (2) years of audited financial statements

Policy Benefits

- Coverage provided on occurrence or claims made basis.
- Coverage provided for gradual and sudden and accidental events.
- 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.
- Coverage includes compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law.
- Punitive, exemplary, or multiplied damages, or civil fines, penalties and assessments, where insurance by law, included within the definition of Loss.
- Definition of property damage includes natural resource damages.

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