

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.)









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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