



Wrong place, wrong time!

Accidents can happen. Great American Environmental can help protect against a number of potential risks and exposures for warehouse/distribution facilities. These claims scenarios demonstrate potential situations where **GLIDER** can provide robust protection for both general liability and pollution liability.



Warehouse/Distribution Claims Scenarios

Pollution



Airborne Pollutant Release from HVAC System

A malfunctioning HVAC system circulates airborne pollutants from stored volatile chemicals throughout the facility and into the surrounding area. Employees and nearby residents experience health effects from inhaling the toxic fumes, requiring treatment.



Battery Storage Fire and Toxic Smoke

A fire breaks out in a section of the warehouse storing lithium-ion batteries. The resulting smoke contains toxic substances that affect neighboring properties. The warehouse operator faces cleanup costs and third-party exposure claims.



Pollution from Forklift Accident

A forklift operator accidentally punctures a drum of cleaning fluid, causing a spill in the parking lot that enters the storm drain. Environmental authorities issue fines and mandate cleanup.

Environmental Division

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General Liability



GENERAL LIABILITY INSURANCE +
DEDICATED ENVIRONMENTAL RISK



Property Damage to Neighboring Building

A fire originating from a section of the warehouse storing lithium-ion batteries spreads to a neighboring tenant's unit in a shared industrial complex, causing significant property damage.



Vendor Injury on Loading Dock

A third-party vendor falls off a loading dock while unloading goods, suffering a back injury. The vendor's employer disputes coverage, leading to a liability claim against the warehouse.



Customer Injury

A customer touring the facility is struck by a box that falls from a high shelf due to improper stacking and suffers a head injury.

GLIDER combines traditional Commercial General Liability (CGL) coverage with site-specific pollution legal liability, contractor's pollution liability, and transported cargo pollution coverage. It's a comprehensive solution for businesses needing both general liability and environmental risk protection.

**Want more information?
Contact us!**

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For agent/broker distribution only. 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 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. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5898-2-ENV (04/26)

