

Intact Environmental | Environmental Premises Liability

Pollution events, while often excluded from general liability insurance policies, can cause serious harm to a property owner's finances, reputation and community. Our underwriters have the experience and knowledge to create insurance solutions to protect your business so that you'll never be caught off guard should a pollution incident occur.

Our Policy includes:

- On-site cleanup costs
- Off-site cleanup costs
- Third-party liability claims for bodily injury and property damage
- Transportation pollution liability
- Non-owned disposal site liability
- Contractors pollution liability

Consider Intact Insurance

With an insurance policy designed to address pollution exposures faced by property owners, operators and managers, our environmental premises liability policy offers flexible, comprehensive coverage that is available on a claims-made basis in all 50 states on non-admitted paper. We offer available limits of liability up to $10,000,000 with minimum premiums for most types of properties starting at $2,000. Multi-year policy terms available.

Coverage Highlights

- On-site and off-site cleanup costs with the flexibility to tailor coverage for first-party discovery and third- party liability
- Third-party liability claims for bodily injury and property damage from pollution conditions
- Transportation pollution liability for owned vehicles and by third-party carrier
- Non-owned disposal site liability
- Contractors pollution liability for off-site work performed by or on behalf of the named insured
- Business Interruption and Contingent Business Interruption coverage by endorsement
- Emergency response costs included and allows for costs incurred by the insured
- Crisis management by endorsement
- Coverage for above-ground storage tanks, with coverage for known underground storage tanks available by endorsement
- Endorsement options to address mold coverage
- Expanded definitions:
  - Cleanup costs provided for asbestos and lead-based paint in the soil and groundwater at a covered location
- Pollutants include low-level radioactive waste, electromagnetic fields, silt and sediment, and viruses and bacteria including legionella pneumophila
- Pollution condition includes illicit abandonment at a covered location or during transportation of cargo by a carrier
- Property damage includes:
  - Diminution in value
  - Natural resource damage

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Our target industries include:

- Airport hangers and fixed base operators
- Automotive sales and service facilities
- Commercial and retail properties
- Commodity recycling facilities
- Contractors equipment yards
- Educational facilities
- Electronic recycling and refurbishing facilities
- Landfills and transfer stations
- Light industrial and manufacturing locations
- Medical offices
- Recreation locations including golf courses and marinas
- Research and development facilities
- Residential properties
- Self-storagefacilities
- Warehouse and distribution facilities
- Wastewater treatment facilities
- Waste treatment facilities

Recent Successes

For insight about our business appetite, consider our successes:

- Waste recycling and disposal facility
- General contractors yard with product storage
- Hanger with aircraft maintenance and storage
- Restaurant
- Non-hazardous municipal solid waste landfill
- Portfolio of retail properties
- Medical research and development
- Municipal marina
- Storage yard for logging equipment
- Warehouse for freight forwarding
- Portfolio of commercial and office buildings
- Homeowners association
- Golf course and country club
- Data Center

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

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Visit **intactspecialty.com/environmental** for more information or contact **Jeff Duca** at 201.776.5438 or **jduca@intactinsurance.com**.

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