

Environmental Risk

Premises Pollution Liability (PPL) Policy

CHUBB®



The Premises Pollution Liability policy is designed to offer protection against a broad range of first and third party environmental liabilities. This includes gradual, as well as sudden and accidental pollution incidents.

The policy itself offers an array of coverages, however, the Chubb Environmental Risk team can tailor the policy through endorsement to meet the specific needs of the client.

Key Benefits

- Coverage for sudden, accidental and gradual pollution
- Coverage for remediation costs for pollution on, at, or emanating from the insured locations (first & third party remediation costs)
- Coverage for damage to third-party property including diminishment in value
- Coverage for natural resources damage
- Coverage for fines & penalties
- Coverage for emergency response

Coverage Summary

Broad coverage available, including any or all of the following:

- Coverage for remediation costs for claims from government agencies for pollution on, at, or emanating from the insured locations (first & third party remediation costs)
- Third party coverage for bodily injury, property damage, and remediation costs for pollution on, at, or emanating from the insured locations
- Third party coverage for bodily injury, property damage, and remediation costs arising from pollution conditions caused during the transportation of wastes or products
- Coverage for legal defence expenses for any claims covered under the policy
- Coverage is not excluded for emotional distress or mental anguish claims
- Coverage is available for mould-related claims
- Remediation costs include replacement costs
- Coverage is available for multinational exposures

Environmental Liability

Ability to cover by endorsement

Claims arising from:

- Underground storage tanks
- First party business interruption
- Transportation
- Non-owned disposal sites

Target Markets

- Stakeholders in commercial or industrial facilities
- Any site with a history of similar use

Program Parameters

- Term available up to 10 years
- Limits available up to \$50 million

Chubb Environmental Risk

With full underwriting authority within Asia Pacific, the Chubb Environmental Risk team is able to maximise:

- Responsiveness to the local needs of brokers and clients
- Flexibility in coverage by providing bespoke solutions
- Consistency in our approach and appetite

Through global expertise and experience, Chubb can help its clients identify potential environmental risks and create solutions to minimise bottom line impacts should an incident occur.

About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has a network of 23 branches and more than 2,600 independent distribution partners (agents).

Contact Us

Chubb Insurance Malaysia Berhad
(9827-A)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
Malaysia
O +60 3 2058 3000
F +60 3 2058 3333
E Inquiries.MY@chubb.com
www.chubb.com/my

Chubb. Insured.SM

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