

Premises Pollution Liability (PPL) Coverage

Chubb Environmental

CHUBB®



Today, businesses of all sizes face new and often unrecognized environmental risks from their daily actions. In addition, a far greater range of business operations are subject to continually evolving environmental laws and regulations. Even environmentally conscious businesses may not recognize the full extent of the risks that their daily operations may entail or if those environmental exposures are specifically covered under a general liability policy.

Chubb Environmental Risk professionals understand that environmental liabilities can impact almost any business operation. We specialize in underwriting pollution coverages within our suite of Premises Pollution Liability (PPL) products, which can be structured to offer residential, commercial, retail, agricultural and industrial property owners, managers and operators a broad range of pollution liability protection for gradual, as well as sudden and accidental, first-party and third-party environmental liabilities to help manage future, potentially unforeseen pollution exposures.

- Premises Pollution Liability (PPL) Policy types available include: PPL and PPL Portfolio
- Industry-specific endorsements to provide unique coverages for Healthcare, Public Entities/ Education and Multinational businesses
- Coverage for domestic and U.S.-based multinational companies
- Admitted local policies outside of the U.S. can be placed as part of a master U.S. program
- Claims-Made and Reported coverage form
- Sudden and accidental and non-sudden/gradual pollution events
- Owned, operated, managed, leased or maintained locations coverage may be available on a blanket basis by endorsement
- Broad definition of pollution conditions including illicit abandonment and medical, red bag, infectious and pathological wastes
- Indoor Environmental Conditions coverage, including fungi, and legionella pneumophila
- Third-party Property Damage coverage including Natural Resource Damages

- Built-in coverage for Emergency Response Costs
- Transportation coverage
- Non-owned Disposal Site coverage
- Business Interruption and Delay Expense coverage
- Catastrophe Management Costs coverage
- Products Pollution coverage may be available by endorsement
- Off-site operations coverage for work performed by or on behalf of a Named Insured may be available by endorsement

Minimums and Limits:

- Minimum self-insured retention: \$10,000
- Minimum premium: \$5,000
- Capacity available up to \$50 million per/aggregate limit, inclusive of legal defense costs

Industry Segments

- Agriculture
- Chemical/Petroleum Storage
- Commercial
- Education (Pre-K through 12, Higher Education)
- Healthcare
- Hospitality
- Industrial
- Manufacturing
- Mergers & Acquisitions
- Mixed Use/Residential
- Public Entity
- Quarrying
- Real Estate
- Recreation
- Renewable Energy
- Research & Development
- Retail
- Warehousing & Distribution

Key Benefits

- Chubb financial stability (rated AA by Standard & Poor's and A++ by A.M. Best)
- Option to tailor coverage for complex risks, such as mergers and acquisitions and multinationals
- Environmental Incident AlertSM our complimentary program developed to assist clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases.
- Experienced underwriting specialists across the U.S. and specialized claims expertise
- Broad range of risk control services available through national and international network of best-in-class engineering consultants, including environmental risk control experts from ESIS, Inc.[®]
- Thought Leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long term relationships

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