

# Pollution Liability Insurance

In the energy business, pollution risks can have serious consequences

CHUBB®



## **That's why you need an experienced insurer**

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An oil and gas operator's saltwater injection well begins to leak, contaminating area groundwater for months before it is noticed.... A turbine at a wind farm suddenly begins leaking hydraulic fluid from the gearbox and the fluid is thrown by spinning blades onto adjacent farm land.... A transformer at a large solar facility begins leaking, contaminating the land around it.... An oil lease operator fails to properly clean up a spill that then contaminates a rancher's well.

## **Specialized Coverage for Gradual Events**

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Leaks, spills, explosions. Pollution can often be the result of a sudden, accidental event. But some pollution problems develop slowly and are not discovered for some time. It's not always clear exactly when the problem first started.

With traditional pollution policies, you are covered for sudden and accidental incidents, but our Pollution Liability policy covers you for incidents that are gradual in nature as well. Our policy does not impose strict discovery and reporting provisions.

### **Target Customer Profile**

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Our target market includes:

- Petroleum Operations
  - Oil and Gas Lease Operators and Non-operators
  - Drilling/service contractors
- Coal Mining Operations
  - Surface and underground mining
- Power Generation Operations
  - Solar
  - Wind
  - Gas-fired power generation
  - Clean Tech

Energy

## Unmatched Expertise in Energy

Chubb opened its energy department in 1985 and since then has built up a team of dedicated, experienced underwriting and claims professionals who understand energy and the complex pollution risks your business faces. Our Pollution Liability policy is an admitted policy that offers a customized solution that can be tailored to meet your needs. The policy offers:

- **A separate limit for pollution claims.** With the Pollution Liability solution, a pollution claim will not impair your general liability policy limit.
- **A broad trigger.** The policy responds to events that are gradual in nature as well as those that are sudden.
- **An unchanged retroactive date.** Customers currently covered under the previous Chubb Pollution Liability policy would continue to have the same retroactive date without any interruption of coverage.
- **Coverage for emergency expenses.** The policy offers coverage for emergency expenses incurred when responding to an imminent and substantial threat to public health, safety or welfare or to the environment.
- **Supplemental Extended Reporting Provisions (SERP)**—An insured can purchase up to one year of additional time to report a claim after the policy expires. The SERP is available even if the insured chooses to cancel the policy.
- **Comprehensive risk engineering services.** With Chubb, the customer has access to premier risk engineering services. This includes evaluation and review of critical facilities and spill prevention plans.
- **Optional coverage for onsite first party pollution.** Coverage is available on a time element basis.

## Risk Engineering Services

Our risk engineering department offers:

- Energy onsite evaluations
- A review of pipeline maintenance procedures
- Evaluations of critical sensitive receptors
- Evaluations of written spill prevention control plans
- Staff training

## Why Chubb?

**Expertise**—In 1985, Chubb launched its energy underwriting group, bringing together a team of professionals to focus on the risks facing businesses in the petroleum industry as well as power generation, mining, and other energy industries. Over the years, we have established a reputation for our deep industry knowledge, stable presence and innovative solutions. The average experience of our underwriters is 16 years, giving them a unique perspective and insight into the problems facing your business. Our customers know they can rely on us for our expertise as well as our long-term commitment to the energy business. Coverages offered by our energy department include property, general liability, auto and umbrella policies.

**Claims service**—Our reputation for claims service is second to none. We strive to resolve each claim fairly and to stand by our commitments with integrity. Our customers have the added benefit of claims professionals who are experienced in handling energy risks.

**Stability**—Because pollution problems may not emerge until many years after the purchase of a policy, you need an insurer you can count on to be there when you have a loss. Chubb consistently earns high ratings from A.M. Best Company for financial strength and from Standard & Poor's and Moody's for claims-paying ability.

## Get in Touch with Us Today

For more information about how Chubb can protect you from losses arising from energy pollution risks, contact your agent or broker or visit us at [www.chubb.com](http://www.chubb.com)

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