

## PRODUCT PROFILE

EIL Protect

# Pollution Legal Liability



Environmental liabilities present a growing risk to businesses. Heightened levels of public awareness and developing environmental regulation have made businesses more responsible for environmental damage, pre-existing or new. The PLL policy enables companies to protect against costs of clean-up, bodily injury and third-party property damage, by providing an insurance policy allowing the insured to design a programme suitable for their pollution insurance needs.

### Target Market

- Manufacturing and industrial facilities
- Owners of property portfolios
- Developers, buyers, sellers and owners of contaminated land (including companies undertaking mergers or acquisitions)
- Company investors and potential polluters.

### Key Exclusions

- Fines and penalties
- Material change in use
- Prior knowledge
- Intentional non compliance
- Identified Underground Storage Tanks
- Known pollution conditions

### Underwriting Capacity

We can provide maximum limits up to £40 million or \$50 million

### Select Cover

Our flexible PLL policy features the following cover choices:

- New pollution conditions
- Unknown pre-existing conditions
- On and off-site clean-up costs
- On and off-site third party liability (bodily injury and property damage)
- First party business interruption
- Restoration or remediation of environmental damage
- Defence and assessment of claims
- Transported cargo

### Additional Specific Covers Available:

- Third party Waste Disposal sites
- Multi-year policy terms
- Non-pollution environmental damage

# Broker Facts

## Pre-Existing Pollution

PLL covers pre-existing pollution conditions, this can be both on or under the owned property as well as having migrated to a third party site.

## Environmental Damage

PLL covers provisions of the Environmental Damage Regulation 2009, including liability for damage to biodiversity and other new provisions such as complementary and compensatory remediation resulting from the covered operations.

## Gradual Pollution

PLL covers liabilities for gradual pollution (often excluded by general liability policies) as well as sudden and accidental pollution.

## Third Party Liability for bodily injury and property damage

PLL covers third party liability for bodily injury and property damage arising from pollution conditions resulting from the covered operations.

## Nuisance Claims

PLL covers claims arising from statutory, public or common law nuisance resulting from the covered operations.

## Clean-up Costs

PLL covers the costs of cleaning up pollution resulting from the covered operations.

## Mitigation Expenses

PLL covers the costs of urgent action required to avoid or minimise the effects of pollution.

## Bespoke Wording to meet Contractual Requirements

For complex risks and to meet contractual requirements, AIG take a flexible approach to ensure client' needs are met.

## M&A

With large areas of both the UK and continental Europe affected by pollution from historical land use, environmental liability is an issue for just about every property transaction. Coverage can be tailored to specific sites and contractual obligations as well as statutory liability.



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