



# Ironshore Environmental®

Education (EDU) Site Pollution Incident Legal Liability Select (SPILLS)



Ironshore SPILLS EDU is a comprehensive environmental insurance policy that assists schools in managing their environmental exposures in an affordable manner, thereby helping to control not only environmental liabilities but also school finances.

## Targeted Classes of Business

Public and private (K-12) schools, Colleges, Universities, and other educational facilities

### Commercial Insurance

<b>Mold</b>	Costly remediation of mold growth; associated bodily injury claims.
<b>Contaminated Drinking Water</b>	Bodily injury claims related to drinking water, whether the drinking water was contaminated on or offsite. Remediation expenses to neutralize contamination impacting the drinking water.
<b>PCB Containing Materials</b>	Caulking and light fixtures can contain PCBs. PCBs can be emitted into the air increasing the potential of bodily injury for those exposed. The caulk can also settle in soil outside of the school resulting in expensive soil excavation and removal.
<b>Legionella</b>	Bodily injury claims related to drinking water or indoor air impacted by legionella, and associated remediation expenses to neutralize the legionella bacteria.
<b>Carbon Monoxide</b>	Caused by machinery malfunction, and can lead to serious bodily injury including death.
<b>Storage Tanks</b>	Remediation expenses and associated bodily injury claims arising out of releases of heating oil, fuel or other hazardous materials from underground or above-ground storage tanks.
<b>Indoor Air Quality</b>	Many of the above issues affect indoor air quality. Minors/ students are often more susceptible to poor indoor air quality, and therefore are at greater risk of injury. Offsite industrial and commercial sites (gas stations, dry cleaners, etc.) can impact indoor air quality at schools due to releases of pollutants at these sites.
<b>Defense</b>	Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.

## Solutions

### Ironshore SPILLS EDU Policy:

- Comprehensive environmental coverage for schools
- Low minimum premium
- Low minimum deductible
- Ease of placement - minimal underwriting and information is required for placement.

### Ironshore Site Pollution Incident Legal Liability Select (SPILLS) EDU Coverage Specifics:

- No need to schedule properties. All environmental liability of the school district is covered, unless specifically excluded. This includes transportation, waste disposal activities and business interruption.
- Broad definition of Pollutants including mold, legionella, PCB containing materials, carbon monoxide and contaminated drinking water.
- First & Third Party On-Site and Off-Site Remediation of Pollutants
- Third Party Bodily Injury and Property Damage including Natural Resource Damage
- Pre-existing and New Conditions
- Emergency Response Expenses (without a sublimit)
- First and Third Party Blanket Transportation Coverage
- Blanket Waste Disposal Activities Coverage
- Business Interruption Coverage (without a sublimit)
- Disinfection Expenses can be added via endorsement

### Product Enhancements and Services:

- 24/7 Emergency Claims Response Hotline
- Rapid On-site Response to Claims Nationwide
- Pre- and Post-crisis Management
- Public Relations Services
- Governmental Compliance and Regulatory Support
- Contract Review Services



## Claims - Our Policies Are Our Promises

- Ironshore distinguishes itself in the industry by operating its Environmental Claims and Underwriting departments as one team to meet our customers' needs.
- Nationally recognized panel counsel
- One claims notification department
- One point of contact for information on your claims
- Open dialogue with insureds
- Regional claims presence

## Consultants Network

- National Network of Environmental Consultants available for a multitude of services to support client's risk management activities.
- Risk Management Services available to support clients regarding risk mitigation strategies, compliance with government regulations or prepare for complex government acts.

When considering a  
long-term insurance partner  
for your business, please call:  
**1-877-IRON411**

[www.ironshore.com](http://www.ironshore.com)  
[info@ironshore.com](mailto:info@ironshore.com)



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