



Ironshore Environmental®

Site Pollution Incident Legal Liability Select (SPILLS)



The Ironshore menu-driven SPILLS policy is a comprehensive environmental insurance policy that assists companies in managing their environmental exposures in an affordable manner, thereby helping to control not only environmental liabilities but also a company's finances.

Exposures

Mold Matter	Costly remediation of mold growth; associated bodily injury claims.
Legionella	Bodily injury claims related to drinking water or indoor air impacted by legionella, and associated remediation expenses to neutralize the legionella bacteria.
Hazardous Spills or Other Environmental Occurrences	Remediation expenses due to spills or releases of hazardous substances, including chemicals and radioactive materials, associated bodily injury claims.
Storage Tanks	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.
Indoor Air Quality	Patients with weakened immune systems are more susceptible to bodily injury arising from contaminants, including indoor air quality issues, whether the contamination originates at the facility or offsite.
Contaminated Drinking Water	Bodily injury claims related to drinking water, whether the drinking water was contaminated on or offsite. Remediation expenses to neutralize any contamination impacting the drinking water.
Terrorism	Complete NBCR Cover – Nuclear, Biological, Chemical and Radiological. Resulting remediation, evacuation and business interruption expenses associated with closure or quarantine are covered.
Defense	Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.
Development	Remediation expenses associated with pollution incidents discovered during development activities

Coverage Specifics

- Broad definition of Pollutants including mold, legionella, electromagnetic fields, radioactive materials medical, infectious and pathological wastes.
- 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)



Solution

- Limits available from \$1M up to \$50M
- Low minimum premium-\$10K
- Low minimum deductible

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 with Environmental Claims and the Production Unit working closely 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
info@ironshore.com**



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