



Ironshore Environmental®

Real Estate Site Pollution
Incident Legal Liability Select
(SPILLS)



At Ironshore Environmental, we've found that when you go above expectations and think well beyond the industry standard, innovation happens every day. The comprehensive Ironshore SPILLS Real Estate insurance policy is just one example of the way that we have brought forth relevant solutions to the marketplace including the enhancements contained in this form.

Target Classes of Business

Comprehensive environmental coverage for all classes residential and commercial real estate

Ironshore Site Pollution Incident Legal Liability Select (SPILLS) Real Estate Coverage Highlights:

- No need to schedule properties. Blanket coverage for all commercial and residential properties owned or leased as of inception
- Up to 100% defense outside the limits
- Vastly expanded Automatic Acquisition Coverage for newly acquired and leased locations providing both pre-existing and new conditions coverage. Further the acquisition coverage requires limited reporting, endorsing and additional premium, and for shorter term policies, none at all
- Blanket bodily injury and property damage for divested properties
- Disinfection Expenses – disinfection expenses associated with bacteria and virus, including MRSA and Ebola (without a sublimit)
- Blanket Additional Insured Coverage
- Blanket Named Insured Coverage for all Mortgagees
- First Party Diminution in Value Coverage
- Bed Bugs Sublimit
- Blanket coverage for petroleum underground storage tanks less than 10 years old with no need for scheduling

Ironshore SPILLS Real Estate Policy Incident Coverage Specifics:

- Limits available from \$1M up to \$50M
- Low minimum premium - \$10K
- Broad definition of Pollutants including mold, legionella, meth lab chemicals, radioactive materials and medical, biological, infectious and pathological wastes
- First and Third Party On-Site and Off-Site Remediation of Pollutants
- Third Party Bodily Injury and Property Damage, including Natural Resource Damages
- Emergency Response Expenses (10 day period) (without a sublimit)
- First and Third Party Blanket Transportation Coverage (Including illicit abandonment)
- Blanket Waste Disposal Activities Coverage
- Business Interruption Coverage (without a sublimit)
- Contingent Business Interruption Coverage
- Coverage is provided for Pre-existing and New Conditions
- Image Restoration Expenses
- Evacuation Expenses





Exposures

Mold Matter	Costly remediation of mold growth and 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 petroleum products and chemicals, associated bodily injury claims and potential business interruption and evacuation expenses.
Development	Remediation expenses associated with pollution incidents discovered during development activities.
Terrorism	Complete NBCR Cover – Nuclear, Biological, Chemical and Radiological. Resulting remediation, evacuation and associated business interruption expenses.
Defense	Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.

Product benefits and services

- 24/7 emergency Claims Response Hotline
- Rapid on-site response to claims nationwide
- Pre- and post-crisis management
- Governmental compliance and regulatory support
- Contract review services
- Assistance with mold and legionella management plans are available

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

When considering a long-term insurance partner for your business, please call:

1-877-IRON411

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