



# Ironshore Environmental® Education Site Pollution Incident Legal Liability Select (SPILLS)



Flexible coverage for single sites or entire portfolios.

## Environmental protection that keeps your focus on education

Expanding regulations make comprehensive environmental coverage essential for public and private schools, colleges, universities, and other educational centers. See how ours takes over where standard coverage leaves off.

## Alleviate financial concerns

Along with protecting your reputation, SPILLS protects municipalities and educational institutions from:

- The high costs of eradication and clean up following an event like a carbon monoxide exposure or an outbreak of mold.
- Expensive claims brought by impacted third parties.
- Costly legal defense.

### Critical protection from today's environmental threats

<b>Mold matter</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> </ul>
<b>Polychlorinated Biphenyls (PCBs)</b>	<ul style="list-style-type: none"> <li>• Associated bodily injury claims for PCBs emitted into the air from caulking and light fixtures.</li> <li>• Soil excavation and removal resulting from caulk that settles in soil outside school buildings.</li> </ul>
<b>Legionella</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Bodily injury claims related to impacted drinking water or indoor air</li> </ul>
<b>Carbon monoxide</b>	<ul style="list-style-type: none"> <li>• Associated bodily injury claims related to machinery malfunction that creates exposure</li> </ul>
<b>Storage tanks</b>	<p>Applies when oil or other hazardous materials are released from underground or above ground storage tanks:</p> <ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> </ul>
<b>Indoor air quality</b>	<ul style="list-style-type: none"> <li>• Associated bodily injury claims</li> </ul>
<b>Legal defense</b>	<ul style="list-style-type: none"> <li>• Associated defense costs (often high, even if the insured is not found liable)</li> </ul>

### Coverage highlights

- Broad definition of pollutants – including mold, legionella, radioactive materials and medical, biological, infectious and pathological wastes – provides fuller coverage.
- 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 (without a sublimit).
- First- and third-party blanket transportation coverage.
- Blanket waste disposal activities coverage.
- Business interruption coverage (without a sublimit).
- Includes pre-existing and new conditions.

## Snapshot:

### Ironshore Healthcare SPILLS

- Comprehensive environmental coverage for public entities
- Limits from \$1M to \$50M
- Low minimum premium of \$10,000
- Get a quote with minimal underwriting and information

Step up to better SPILLS  
protection today

1-877-IRON411

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

## Get more than great coverage

### Valuable services

Ironshore gives you more than a great policy, with:

- A 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

### Outstanding claims management

- Our dedicated Environmental Claims team brings specialized knowledge to the table and works with our underwriters and the rest of team for the best possible results.
- Nationally recognized panel counsel
- One claims notification department
- Simplified communication with a single point of contact
- Open dialogue
- Regional claims presence

### Expertise that helps lower risk

- Connect with our national network of environmental consultants for cutting-edge risk-mitigation guidance.
- Turn to our Risk Management Services team for risk mitigation strategies, guidance on compliance with government regulations, and help preparing for complex government acts.

Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Strong) by Standard & Poor's. For more information, please visit: [www.ironshore.com](http://www.ironshore.com)

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