

PREMISES POLLUTION COVERAGE

The Westchester Pollution coverage policy offers coverage for pollution exposures including first party on-site cleanup costs and third party bodily injury, property damage and cleanup costs. This enhanced policy features premises pollution coverage available for both new and pre-existing conditions.

<p>Coverage</p>	<ul style="list-style-type: none"> • Cleanup costs, bodily injury and property damage for new and pre-existing pollution conditions including mold, legionella, illicit abandonment, EMF, silt and sedimentation • Non-owned location coverage and blanket non-owned disposal site coverage • First and third party transportation pollution coverage • Contractors pollution liability • Products pollution liability • Available by endorsement: <ul style="list-style-type: none"> – Business Interruption and Delay Expense coverage – Automatic coverage for acquired properties – Catastrophe Management Costs – Blanket coverage for property portfolios 	
<p>Minimums and Limits</p>	<p>Minimum Limits</p> <ul style="list-style-type: none"> • \$250,000 / \$250,000 • \$500,000 / \$500,000 • \$1,000,000 / \$1,000,000 <p>Up to 25M in Limits available</p>	<p>Premiums</p> <ul style="list-style-type: none"> \$950 \$1,500 \$2,000
<p>Expanded Target Classes</p>	<ul style="list-style-type: none"> • Environmental facilities; (i.e., landfills, transfer and recycling centers, TSDF's) • Light and heavy manufacturing facilities • Transportation facilities – (i.e., terminals, airports, marinas) • Other environmentally complex properties • Oil Change, quick lube, auto repair, auto dealerships • Strip malls/shopping centers (no perc drycleaners) • Self-storage facilities • General commodity warehouses • Golf courses • Marinas • Medical, dental offices • Apartments, condo associations • Farms & plant nurseries • Ranch & small livestock 	

Restricted Classes	<ul style="list-style-type: none"> • Metals Mining • Oil and gas leases or operators • Closure post-closure, or reclamation guarantees • Cost Cap
Advantages	<ul style="list-style-type: none"> • Superior underwriting talent with substantial PPL market experience to accommodate your needs • Flexible coverage forms and endorsements • Strong financials to protect your clients' liability exposures <ul style="list-style-type: none"> – A++ (Superior) by A.M. Best
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