

# 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><b>Coverage</b></p>	<ul style="list-style-type: none"> <li>• Cleanup costs, bodily injury and property damage for new and pre-existing pollution conditions including mold, legionella, illicit abandonment, EMF, silt and sedimentation</li> <li>• Non-owned location coverage and blanket non-owned disposal site coverage</li> <li>• First and third party transportation pollution coverage</li> <li>• Contractors pollution liability</li> <li>• Products pollution liability</li> <li>• Available by endorsement:                             <ul style="list-style-type: none"> <li>– Business Interruption and Delay Expense coverage</li> <li>– Automatic coverage for acquired properties</li> <li>– Catastrophe Management Costs</li> <li>– Blanket coverage for property portfolios</li> </ul> </li> </ul>	
<p><b>Minimums and Limits</b></p>	<p><b>Minimum Limits</b></p> <ul style="list-style-type: none"> <li>• \$250,000 / \$250,000</li> <li>• \$500,000 / \$500,000</li> <li>• \$1,000,000 / \$1,000,000</li> </ul> <p>Up to 25M in Limits available</p>	<p><b>Premiums</b></p> <ul style="list-style-type: none"> <li>\$950</li> <li>\$1,500</li> <li>\$2,000</li> </ul>
<p><b>Expanded Target Classes</b></p>	<ul style="list-style-type: none"> <li>• Commercial, multi-family residential, retail, hospitality, mixed use – single property owners or portfolios</li> <li>• Brownfield and "greenfield" property developers</li> <li>• Environmental facilities; (i.e., landfills, transfer and recycling centers, TSDF's)</li> <li>• Light and heavy manufacturing facilities</li> <li>• Transportation facilities – (i.e., terminals, airports, marinas)</li> <li>• Other environmentally complex properties</li> </ul>	
<p><b>Restricted Classes</b></p>	<ul style="list-style-type: none"> <li>• Metals Mining</li> <li>• Oil and gas leases or operators</li> <li>• Closure post-closure, or reclamation guarantees</li> <li>• Cost Cap</li> </ul>	

<b>Advantages</b>	<ul style="list-style-type: none"> <li>• Superior underwriting talent with substantial PPL market experience to accommodate your needs</li> <li>• Flexible coverage forms and endorsements</li> <li>• Strong financials to protect your clients' liability exposures <ul style="list-style-type: none"> <li>– A++ (Superior) by A.M. Best</li> </ul> </li> </ul>
<b>Submissions</b>	environmental@westchester.com

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