

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.

Coverage	<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 	
Minimums and Limits	Minimum Limits <ul style="list-style-type: none"> • \$250,000 / \$250,000 • \$500,000 / \$500,000 • \$1,000,000 / \$1,000,000 Up to 25M in Limits available	Premiums <ul style="list-style-type: none"> \$950 \$1,500 \$2,000
Expanded Target Classes	<ul style="list-style-type: none"> • Commercial, multi-family residential, retail, hospitality, mixed use – single property owners or portfolios • Brownfield and “greenfield” property developers • 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 	
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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