

Environmental Site Pollution

In their efforts to meet environmental compliance and regulatory requirements, companies everywhere are facing a whole new level of risk. That is why Starr Companies has developed a broad range of liability products to insure all types of companies against adverse impact due to environmental incidents and liabilities.

Our Site Pollution Liability policy offers broad, flexible and comprehensive environmental liability insurance for owners and operators of properties on a claims made policy form. The policy is designed to respond to environmental liabilities resulting from pollution incidents at, under or emanating from your property.

Target Risks

- Manufacturing
- Industrial
- Bulk Storage
- Waste Management
- Recycling
- Warehousing/ Tolling
- Commercial
- Real Estate Portfolios
- Hospitality
- Schools and Universities

Highlights

- Policy period of up to 10 years available
- Up to \$25,000,000 limit available
- Coverage available for US companies with international operations
- Coverage offered in support of mergers, acquisitions, property divestitures

Coverages Available

- Coverage offered on a Claims Made basis
- Coverage trigger: Pollution incident at, on or emanating from your site
- Covered loss: On-Site Cleanup, Off-Site Cleanup, Third-Party Bodily Injury and Third-Party Property Damage
- Unknown Pre-Existing and New Conditions coverage available
- Coverage for Natural Resource Damage and Restoration Costs
- Coverage available for Third-Party claims arising from:
 - Mold
 - Accidental disturbance of asbestos or lead based paints
 - Industrial and academic sourced radioactive materials
- Automatic three month Extended Reporting Period, optional Extended Reporting Period of up to four years
- Optional Transportation Pollution Liability Coverage
- Optional Covered Operations Pollution Liability Coverage
- Optional Business Interruption Coverage
- Optional Emergency Response Cost Coverage
- Optional Non-owned Location Coverage
- Optional Waste Disposal Site Coverage

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Environmental department at environmental@starrcompanies.com or visit us at starrcompanies.com/insurance/sitepollution

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.