

BEACON



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Claim Scenarios For EIL

Following are a series of claim examples provided to us by our insurance companies. These represent actual environmental claims they have seen. While the coverages we offer are designed to address these general issues, we make no guarantee or warranty that any individual policy we offer your client will respond to all issues as described herein. Please refer to the actual policy wording in each offered form to determine coverage applicability and acceptability.

- An Ohio hotel manager sued the hotel owners, alleging that he experienced adverse health effects subsequent to participating in remediation of toxic mold in the hotel.
- Faulty equipment caused the release of toxic chlorine gas into the air. Only after employees and local residents suffered physical ailments, was the leak discovered, and the mill was sued.
- At a brewery, an ammonia gas leak in the Refrigeration System occurred. Local Residents and employees who were evacuated sued for bodily injury. Local businesses that had to be evacuated sued for business interruption.
- Toxic Fumes were released from a manufacturing plant when an accidental release from drums of acid and drums of caustic chemicals occurred. The fumes spread into the atmosphere and over a plant nursery, causing the plants to die. The nursery sued the plant for business interruption and loss of goods.
- A fire ignited in a plant, sending hazardous vapors into the atmosphere, and hazardous liquids into the soil. A class action lawsuit was filed in the community for health problems, and property damage from firewater runoff. The plant also had to pay for the remediation of the site and surrounding properties.
- At a tire recycling facility, solvents that had been stored onsite leached into the ground and contaminated the water supply for a neighboring community. The community sued to recover costs for the design, construction and maintenance of a groundwater treatment plant to protect their water supply.
- An off-site disposal facility for the batteries of golf carts was not in compliance with state and federal regulations. The golf course was held jointly liable for the pollution cleanup costs at the battery disposal site.
- A large dairy farm's generation of wastewater exceeded the farm's permit requirements. Over a million gallons of wastewater, containing animal waste, was accidentally released into the surrounding area. Cleanup costs and fines exceeded \$300,000, with third party claims still pending.

