

BEACON



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SITE SPECIFIC POLLUTION

*This information is designed to give you a quick overview of the coverage and how it works.
Please call 1-800-596-2156 with any further questions.*

What is Site or Premises Pollution?

Site Specific Pollution, also known as Premises Pollution, EIL, and PLL, is designed to cover claims arising from pollution releases at, on, or emanating from a specific scheduled location. A "location" can be as broad as an entire piece of property or as narrow as a specified storage tank.

How does it work?

- Coverage is triggered either by a claim for damages from a third party, or by the discovery of contamination above "Action Levels" on the insured's premises.
- "Action Levels" are a very important concept to understand. These levels are set in every community on a federal, state, or local level. They represent the allowable concentration of any contaminant for the area in which the contaminant is discovered.
- Policies clean up pollutants to the acceptable level dictated by the governing authority. In other words, if you have pristine land on which you spill diesel fuel, you will end up with whatever the allowable level of diesel fuel is by the governing authority.
- Coverage can be modified to cover only new conditions occurring from policy inception onward, or unknown pre-existing conditions, or both.
- Coverage can be constructed to apply to only OnSite Bodily Injury, Property Damage, and Clean Up, or only off site, or both.
- Coverage is very flexible.
- Coverage is almost always Claims Made.

Optional Coverage Enhancements:

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Separate defense limits.
- Non-owned disposal site coverage.
- Business Interruption, Transportation Pollution Liability, etc.

Who buys it?

- Property Owners, Operators, and Managers.
- Industrial facilities, including recyclers, storage sites, landfills, warehouses, manufacturers, etc.
- Any purchasers or sellers of properties.

Cost and applications:

- Stand alone EIL currently costs as little as \$2,500.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.
- Required Applications:
Please go to the Applications section of our Web Site (www.b-h-a.com) and download the Premises Pollution application.

