



Ironshore Environmental®

Site Pollution Incident Legal Liability Select (SPILLS) for Renewable Energy



Ironshore offers a comprehensive environmental insurance program that assists renewable energy power generation companies in managing their environmental exposures while providing valuable coverage that is rarely included in their standard insurance programs.

Renewable energy operations, such as solar, hydroelectric, wind (both on- or offshore) and geothermal power generation, are eligible for coverage. In order to capture a variety of exposures, coverage can be structured for single sites or portfolios and can include associated contracting operations and electricity transmission and distribution.

Generally viewed as the environmentally friendly approach to power generation, these operations are not without exposure to the involved companies. As more companies begin to shift toward renewable energy sources in the coming years, these exposures are anticipated to increase in their frequency and complexity.

Exposures

Hazardous spills and releases	<ul style="list-style-type: none">• Remediation expenses due to spills or releases of hazardous substances, including chemicals such as polychlorinated biphenyls (PCBs), associated bodily injury claims and potential evacuation expenses associated with transporting and lodging affected persons.• Bodily injury claims due to releases of air emissions such as carbon dioxide, sulfur gas, methane and nitrous oxide.• Natural resource damage related to the release of contaminated water or thermal pollution of water released from power generation facilities.
Storage Tanks	<ul style="list-style-type: none">• Remediation expenses and associated bodily injury claims arising out of releases of oil, other hazardous materials from underground or above ground storage tanks.
Waste Disposal	<ul style="list-style-type: none">• Under the Resource Conservation and Recovery Act (RCRA), companies are liable for their waste stream.• The comprehensive SPILLS policy provides blanket coverage for non-owned disposal sites (NODS).
Defense	<ul style="list-style-type: none">• Defense and investigation costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.

Solution

Site Pollution Incident Legal Liability Select (SPILLS)

- Comprehensive environmental coverage for renewable energy
- Limits available from \$1M up to \$50M
- Multi-year options available
- Minimal information required to provide a quote



Highlights

- Blanket insured properties (no need to schedule)
- First and Third-party on-site and off-site remediation of pollutants
- Broad definition of pollutants including mold, legionella, radioactive materials, and chemicals contained in batteries, photovoltaic systems or solar panels
- Third-party bodily injury and property damage, including natural resource damages
- Emergency response expenses (without a sublimit)
- First and third-party blanket transportation coverage
- Blanket waste disposal activities coverage
- Evacuation expenses and image restoration expenses
- Automatic coverage for newly acquired or installed assets
- Options for defense costs up to 100% outside the policy limits
- Coverage for inadvertent disturbance of asbestos and lead-based paint
- Blanket coverage for ASTs and USTs
- Contractors Environmental Legal Liability (CELL) coverage available for associated contracting exposures



Product enhancements and services

- 24/7 emergency claims response hotline
- Prompt on-site response to claims nationwide
- Pre- and post-crisis management
- Public relations services
- Governmental compliance and regulatory support
- Contract review services

Consultants network

National network of environmental consultants available for a multitude of services to support clients' risk management activities.

- Risk Management Services available to support clients regarding risk mitigation strategies, compliance with government regulations or prepare for complex government acts.

Claims - Our policies are our promises

- Ironshore distinguishes itself in the industry with environmental claims and the production unit working closely to meet our customers' needs
- Nationally recognized panel counsel
- One claims notification department
- One point of contact for information on your claims
- Open dialogue with insureds
- Regional claims presence

When considering a long-term insurance partner for your business, please call:
1-877-IRON411

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