



# Ironshore Environmental<sup>®</sup>

## Oil & Gas Site Pollution Incident

### Legal Liability Select (SPILLS)



Complete protection, even for sudden and gradual events not covered by standard policies.

#### Environmental protection that keeps your focus on energy

Stepped up scrutiny, an increase in government regulations, and more development of wells, pipelines, compressor stations, and processing plants make comprehensive environmental coverage essential for upstream and midstream oil and gas companies. See how ours takes over where standard coverage leaves off.

#### Alleviate financial concerns

Along with protecting your reputation and brand, SPILLS shields operators of crude oil and natural gas wells, pipelines, compressor stations, processing facilities, and storage facilities and their investors from:

- The high costs of eradication and clean up following an event like a contaminated well or gas leak.
- Expensive claims brought by third parties.
- Costly legal defense.

#### Critical protection from today's environmental threats

<b>Hazardous spills and releases*</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> <li>• Potential evacuation expenses associated with transporting and lodging impacted people</li> </ul>
<b>Storage tanks</b>	Applies when oil, fuel, or other hazardous materials are released from underground or above-ground storage tanks: <ul style="list-style-type: none"> <li>• Remediation expenses</li> </ul>
<b>Contamination of groundwater and potable wells</b>	<ul style="list-style-type: none"> <li>• Covers remediation expenses in the event of migration of gas or hazardous materials from leaks or cracks in well casing into potable wells and discharges of pollutants into groundwater from impoundments, spills and other site uses.</li> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> </ul>
<b>Air emissions</b>	<ul style="list-style-type: none"> <li>• Third-party claims alleging bodily injury and property damage, including diminution in property value from emissions at well pads, processing plants, and compressor stations.</li> </ul>
<b>Waste disposal</b>	For situations created by the Resource Conservation and Recovery Act** (RCRA), whether wastes are disposed at injection wells, wastewater treatment facilities, or land farms. <ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> </ul>
<b>Legal defense</b>	<ul style="list-style-type: none"> <li>• Associated defense and investigation costs, which are often high, even if company is not found liable.</li> <li>• Associated investigation costs of third-party claims and governmental enforcement actions.</li> </ul>
<b>Natural disasters</b>	Many facilities in this sector are vulnerable to windstorms, hurricanes, earthquakes, flooding, and other events that cause spills and releases. <ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> </ul>
<b>Control of well events</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Related bodily injury</li> <li>• Property damage</li> <li>• Evacuation expenses</li> </ul>

\*Includes produced water, oil, chemicals, and radioactive materials.

\*\*Under RCRA, companies are liable for their waste streams, including produced water and drilling mud, in perpetuity. Wastes include hydrocarbons, salts, metals, naturally occurring radioactive material and production chemicals.

**Snapshot:**  
Ironshore Oil & Gas SPILLS

- Comprehensive environmental coverage for upstream and midstream oil and gas companies
- Limits from \$1M to \$50M
- Low minimum premium of \$10,000
- Get a quote with minimal underwriting and information

Step up to better SPILLS protection today  
**1-877-IRON411**  
[www.ironshore.com](http://www.ironshore.com)  
[info@ironshore.com](mailto:info@ironshore.com)

## Coverage highlights

- Convenient blanket coverage eliminates scheduling properties
- Broad definition of pollutants – including mold, legionella, radioactive materials and hydraulic fracturing fluids – provides fuller coverage
- First- and third-party on-site and off-site remediation of pollutants
- 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 wells, pipelines, and other assets
- Blanket contractual liability give-back for non-operated interests
- Eligibility includes all geographic areas, including areas with Marcellus Shale and operations in Louisiana
- For operations on land and water

## Get more than great coverage

### Valuable services

Ironshore gives you more than a great policy, with:

- A 24/7 Emergency Claims Response Hotline
- Rapid on-site response to claims nationwide
- Pre- and post-crisis management
- Public relations services
- Governmental compliance and regulatory support
- Contract review services

### Outstanding claims management

- Our dedicated Environmental Claims team brings specialized knowledge to the table and works with our underwriters and the rest of team for the best possible results.
- Nationally recognized panel counsel
- One claims notification department
- Simplified communication with a single point of contact
- Open dialogue
- Regional claims presence

### Expertise that helps lower risk

- Connect with our national network of environmental consultants for cutting-edge risk-mitigation guidance.
- Turn to our Risk Management Services team for risk mitigation strategies, guidance on compliance with government regulations, and help preparing for complex government acts.

Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Strong) by Standard & Poor's. For more information, please visit: [www.ironshore.com](http://www.ironshore.com)

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