



# Ironshore Environmental®

## Real Estate Site Pollution Incident

### Legal Liability Select (SPILLS)



Save time and hassle with features like blanket coverage – no scheduling required.

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

Expanding regulations and a litigious environment make comprehensive environmental coverage essential for residential and commercial property owners. See how ours take over where standard coverage leaves off.

#### Alleviate financial concerns

Along with protecting your reputation and brand, SPILLS shields property owners in every class from:

- The high costs of eradication and clean up following an event like bed bug contamination, mold damage, or a legionella outbreak.
- Expensive claims brought by third parties.
- Costly legal defense.

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

<b>Mold matter</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> </ul>
<b>Legionella</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Bodily injury claims related to tainted drinking water or indoor air</li> </ul>
<b>Hazardous spills/other environmental occurrences*</b>	<ul style="list-style-type: none"> <li>• Remediation expenses</li> <li>• Associated bodily injury claims</li> <li>• Potential business interruption</li> <li>• Evacuation expenses</li> </ul>
<b>Development</b>	<ul style="list-style-type: none"> <li>• Remediation expenses associated with pollution incidents discovered during development process</li> </ul>
<b>Terrorism</b>	<ul style="list-style-type: none"> <li>• Complete nuclear, biological, chemical and radiological (NBCR) coverage.</li> <li>• Remediation expenses</li> <li>• Evacuation expenses</li> <li>• Associated business interruption expenses</li> </ul>
<b>Legal defense</b>	<ul style="list-style-type: none"> <li>• Associated defense costs (often high, even if facility is not found liable)</li> </ul>

#### More elements that add savings, convenience, and peace of mind

- Convenient blanket coverage eliminates scheduling properties, whether they're commercial or residential, owned or leased.
- Up to 100% defense outside limits.
- Expanded automatic acquisition coverage for newly acquired and leased locations provides pre-existing and new conditions coverage. Limited reporting, endorsing and additional premium, with none for shorter term policies.
- Blanket bodily injury and property damage for divested properties.
- Disinfection expenses associated with bacteria and virus, including MRSA and Ebola.
- Blanket additional insured coverage.
- Blanket named insured coverage for all mortgagees.
- First-party diminution in value coverage.
- Bed bugs sublimit.
- Blanket coverage for petroleum underground storage tanks less than 10 years old.

**Snapshot:**  
Ironshore Real Estate SPILLS

- Comprehensive environmental coverage for residential and commercial property owners
- 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 specifics

- Broad definition of pollutants — including mold, legionella, and radioactive materials
- 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 for 10 days without a sublimit
- First- and third-party blanket transportation coverage, includes illicit abandonment
- Blanket waste disposal activities coverage
- Business interruption coverage without a sublimit
- Contingent business interruption coverage
- Coverage is provided for pre-existing and new conditions
- Image restoration expenses
- Evacuation expenses

### 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)

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions, and exclusions. Bound insurance policies, rather than summaries thereof, govern. Not all insurance coverages or products are available in all states or regions and policy terms may vary based on individual state or region requirements. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

Insurance is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries.

© 2022 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116. 62-5356 02/22