



# Ironshore Environmental® Healthcare Site Pollution Incident Legal Liability Select (SPILLS)



Covers more than you might expect  
— even costly disinfection expenses.

## Environmental protection that keeps your focus on healthcare

Constantly changing regulations and an increasingly litigious environment make comprehensive environmental coverage essential for hospitals and other medical facilities. See how ours takes over where standard coverage leaves off.

## Alleviate financial concerns

Along with protecting your reputation and brand, SPILLS protects hospitals, assisted living centers, skilled nursing centers, hospice centers, and other medical facilities from:

- The high costs of eradication and clean up following an event like a MRSA outbreak.
- 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 impacted drinking water or indoor air</li> </ul>
<b>Hazardous spills/other environmental occurrences</b>	<ul style="list-style-type: none"> <li>• Remediation, including chemicals and radioactive materials</li> <li>• Associated bodily injury claims</li> <li>• Evacuation expenses associated with transporting and lodging patients</li> </ul>
<b>Storage tanks</b>	Applies when oil or other hazardous materials are released from underground or above ground storage tanks
<b>Facility-borne infectious viruses and bacteria</b>	<ul style="list-style-type: none"> <li>• Disinfection to neutralize contaminants not traditionally defined as pollutants, including MRSA, Norovirus, and H1N1</li> </ul>
<b>Indoor air quality</b>	<ul style="list-style-type: none"> <li>• Associated bodily injury claims (Patients with weakened immune systems are more susceptible to bodily injury from contaminants, including indoor air quality issues, whether contamination originates at the facility or offsite.)</li> </ul>
<b>Contaminated drinking water</b>	<ul style="list-style-type: none"> <li>• Associated bodily injury claims, whether drinking water was contaminated on or offsite.</li> <li>• Remediation expenses.</li> </ul>
<b>Terrorism</b>	<ul style="list-style-type: none"> <li>• Complete nuclear, biological, chemical and radiological (NBCR) coverage.</li> <li>• Remediation, evacuation, and business interruption expenses associated with closure, whether a result of direct impact from a terrorist event or indirect impact (victims from a terrorist attack end up at facility for treatment)</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>

**Snapshot:**  
Ironshore Healthcare SPILLS

- Comprehensive environmental coverage for healthcare facilities
- 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 medical, biological, infectious and pathological wastes — provides broader 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.
- Business interruption coverage.
- Disinfection expenses, not traditionally covered under pollution policies.
- Evacuation expenses.
- Pre-existing and new conditions coverage is available.

## 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.

**Innovation.** Our solution-oriented healthcare team is always looking for new ways to help medical facilities stay a step ahead – like adding disinfection and evacuation coverage to our policies.

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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