



Ironshore Environmental®

Site Pollution Incident Legal Liability Select (SPILLS)



You get more extensive coverage with our broad definition of pollutants.

Environmental protection that keeps your focus on business

Constantly changing regulations and an increasingly litigious environment make it essential for companies to shield themselves with a comprehensive environmental policy that takes over where standard coverage leaves off.

Alleviate financial concerns

Along with protecting your reputation and brand, SPILLS protects your company from:

- The high costs of clean up following an event like a storage tank leak or contaminated drinking water.
- Expensive claims brought by third parties.
- Costly legal defense.

Critical protection from today's environmental threats

Mold matter	<ul style="list-style-type: none"> • Remediation expenses • Associated bodily injury claims
Legionella	<ul style="list-style-type: none"> • Remediation expenses • Bodily injury claims related to impacted drinking water or indoor air
Hazardous spills/other environmental occurrences	Applies to spills and releases of hazardous substances, including chemicals and radioactive materials: <ul style="list-style-type: none"> • Remediation expenses • Associated bodily injury claims
Storage tanks	Applies when oil or other hazardous materials are released from underground or above ground storage tanks: <ul style="list-style-type: none"> • Remediation expenses • Associated bodily injury claims
Indoor air quality	<ul style="list-style-type: none"> • Associated bodily injury claims
Contaminated drinking water	<ul style="list-style-type: none"> • Associated bodily injury claims, whether drinking water was contaminated on or offsite. • Remediation expenses.
Terrorism	<ul style="list-style-type: none"> • Complete nuclear, biological, chemical and radiological (NBCR) coverage. • Remediation 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)
Legal defense	<ul style="list-style-type: none"> • Associated defense costs

Coverage highlights

- A broad definition of pollutants – including mold, legionella, radioactive materials, electromagnetic fields, and medical, 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.
- Pre-existing and new conditions coverage available.

Snapshot:
Ironshore SPILLS

- Comprehensive environmental coverage
- 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
info@ironshore.com

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

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