Pollution Liability Insurance

Environmental risks are often unpredictable and new hazards are constantly emerging

New Pollution Hazards Emerge Unexpectedly and Constantly

A storage tank for a backup generator leaks and fuel oil contaminates a drainage ditch, an owner’s property and an adjacent site …. Neighbors sue a manufacturing company alleging sickness from fumes …. A Hazmat team is dispatched to an elementary school due to a small mercury spill …. A hospital sues an industrial processing facility claiming an illegal discharge into a nearby stream.

Avoid Gaps in Coverage

Environmental pollution risks are usually complex. Some pollution incidents can result from a sudden and accidental event, or they can develop slowly and take years to be discovered. Either way, your insurance program may have critical gaps in insurance protection.

A Flexible Solution from Chubb

Chubb understands. We have extensive experience handling the challenges environmental pollution can present. We created our Pollution Liability insurance policy to specifically address a wide range of environmental risks. Because the policy is issued by one of our admitted member insurance companies, you can be confident that we will be there when you need us most. And you’ll gain peace of mind knowing that combining your existing Chubb commercial insurance with our Pollution Liability insurance policy may help minimize potential insurance gaps.

Our policy includes:

- **More than sudden and accidental**—Our policy responds to events that are gradual in nature, as well as those that happen suddenly.
- **Offsite and onsite coverage**—Our policy includes coverage grants for bodily injury, property damage and clean up costs.

Target Customer Profile

Our target market includes:

- Metalworkers
- Museums and zoos
- Hospitals
- Energy companies
- Printers
- Cold storage companies
- Schools and colleges
- Agricultural companies
- Electronic component manufacturers
- Trucking terminals
- Retail stores
- Warehouses
- Commercial buildings
- Automobile dealers
• Insurance for emergency expense—Our policy offers insurance for emergency expenses incurred when responding to an imminent and substantial threat to public health, safety or welfare or to the environment.

• Supplemental Extended Reporting Provisions (SERP)—You can purchase additional time to report a claim made after the policy expires. The SERP is available even if you choose to cancel the policy.

• Insurance for underground storage tanks (subject to underwriting).

Loss Control Services
Our world-wide team is committed to managing environmental risk. Our risk engineers have technical skills, advanced training and industry-specific knowledge to assist in environmental management programs and safety protocol. Our goal is to help reduce the probability of loss and minimize the severity should a loss occur.

Why Chubb?
Global Reach—Chubb’s integrated network of branches and independent affiliate insurance companies enables us to serve our clients in more than 100 countries around the globe.

Claim Service—We believe the best way to manage a claim is through a coordinated engagement with our customers, agents and brokers. Each claim is unique, and our claim handling approach is tailored to the situation with an unwavering commitment to providing world-class claim service.

Expertise—Our experienced underwriters, environmental engineers and legal specialists understand environmental issues. We can create an insurance program to meet your unique needs.

Stability—You can count on us to manage our business so you can manage yours. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody’s, and Standard & Poor’s, the leading independent analysts for the insurance industry.

Connect with Us Today
For more information about how Chubb can help manage your environmental risks now and in the future, contact your agent or broker or visit us at http://www.chubb.com/businesses/cci/chubb1698.html