Environmental Site Liability Insurance

Bodily injury. Property damage. Remediation costs. The effects of pollution can be far-reaching – and devastating. Chubb's Environmental Site Liability insurance offers protection against a wide array of environmental risks.

Customer Profile
Environmental Site Liability insurance helps protect companies from the uncertainty of potential environmental liabilities associated with owning or operating facilities or sites and protects buyers and sellers in mergers, acquisitions or divestitures. These companies include:

• Commercial property owners and developers
• Real estate portfolio owner/managers
• Real estate investment trusts (REITs)
• Schools and colleges/universities
• Municipalities
• General manufacturing companies
• Fixed-based airport operators
• Food processors
• Power generation operators
• Waste treatment, storage and disposal operators

Coverage as Easy as A, B, C and D
Chubb's Environmental Site Liability insurance offers four insuring agreements to provide the needed protection:

Coverage A
Addresses liability for bodily injury, property damage (including natural resource damages and diminution in value) and remediation costs arising from known or unknown pre-existing pollution incidents at or migrating beyond an insured site. Also addresses first-party remediation costs.

Coverage B
Addresses liability for bodily injury, property damage and remediation costs arising from new pollution incidents at or migrating beyond an insured site. Also addresses first-party remediation costs.

Coverage C
Addresses liability for bodily injury, property damage and remediation costs resulting from pollution incidents at or migrating beyond an insured site that is neither owned nor operated by the insured, such as a warehouse, waste transfer station or disposal facility.

Coverage D
Pays for business interruption expenses resulting from pollution incidents at an insured site that suspends operations at that site.
Product Highlights
Chubb’s Environmental Site Liability insurance provides the flexibility of a nonadmitted policy form and is designed to address emerging environmental risks. Highlights include:
• Primary insurance coverage
• Designated insured sites can be located anywhere in the world
• Multiyear policy terms
• Discovery trigger for on-site cleanup
• Coverage for formerly owned or operated designated sites
• Remediation costs include restoration costs
• Potential claims may be reported for five years after coverage terminates
• Above-ground storage tanks automatically included
• Automatic 60-day extended reporting period
• Optional coverage for underground storage tanks
• Optional extended reporting period for claims of up to four years
• Optional coverage for transportation of cargo
• Optional mold coverage subject to individual account underwriting

Experienced Insurance Underwriting
Chubb Environmental Solutions provides an experienced team of environmental and business professionals – including underwriting, engineering and legal specialists – who develop insurance programs that meet your company’s unique needs.

Valuable Loss Control Recommendations
Chubb maintains a global network of loss control professionals who have the technical skills and industry-specific knowledge to offer practical and cost-effective suggestions for loss control and disaster planning. Our environmental specialists have completed course work in environmental sciences, environmental law, site assessments, hazardous waste and/or ISO 14000 training. Our loss control recommendations can help customers reduce the probability of loss and improve the odds that, if a loss does occur, its severity is minimized.

Responsive Claims Service
Chubb has built an unparalleled reputation for treating customers fairly and providing responsive customer service. If you have a claim, you can be confident of receiving superior service 24/7.

Enduring Financial Strength
Chubb’s strong balance sheet and superior credit rating are assurances of our enduring financial strength. Agents and brokers consistently rank Chubb at the top of the insurance field, and customers have chosen Chubb for more than a century.

For past, present and future protection, Chubb Environmental Solutions is your essential resource. To get more information about Chubb’s Environmental Site Liability insurance, call your insurance agent or broker.