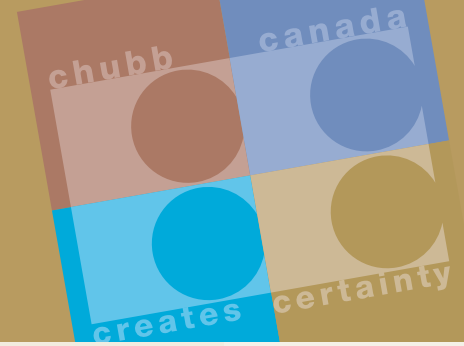


Chubb Environmental Solutions Creates Certainty



Environmental Impairment Liability vs. General Liability: Is Your Client Adequately Protected?

There is an emerging need in the marketplace for clarity on what the pollution coverage extensions under the GL policy really cover. Clients need to be informed of precisely where their conventional policies stand on environmental exposures and of the potential shortcomings and gaps in these limited extensions.

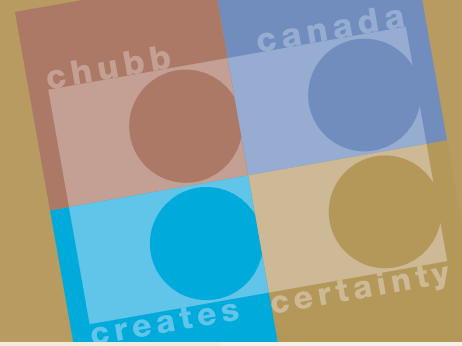
Is your client under-insured?

Chubb General Liability (Hostile Fire give-back)	Sudden & Accidental (IBC 2313 Endorsement)	Chubb Environmental Solutions (Stand-alone, dedicated & comprehensive coverage)
<ul style="list-style-type: none"> Chubb GL policies will often offer this limited extension BI, PD, AI, PI caused by “heat, smoke or fumes” No BI if sustained in a building and caused by building, heating, cooling, dehumidifying equipment or water heating equipment No first party coverage* No soil/groundwater clean up coverage* No Contractors coverage 	<ul style="list-style-type: none"> Hostile fire give-back (see left column) BI, PD, AI, PI subject to numerous conditions that must ALL be met, including restrictions around detection and reporting. These conditions include: <ol style="list-style-type: none"> unexpected or unintentional release of pollutants Results in the injurious presence of pollutants in or upon land, the atmosphere, a drainage or sewage system or a watercourse or body of water Is detected within 120 hours after the commencement of the discharge, dispersal, release, or escape Is reported within 120 hours of being detected Does not occur in a quantity or with a quality that is routine or usual to the business of the Insured. Coverage territory limited to Canada No first party coverage* No soil/groundwater clean up coverage* Very limited Contractors coverage 	<p>Fixed sites (ESL):</p> <ul style="list-style-type: none"> 1st party soil/groundwater clean up 3rd party soil/groundwater clean-up 3rd party BI, PD coverage, whether on the insured site or off Gradual and sudden coverage Loading and unloading – if transportation coverage offered Natural Resource Damage within the definition of 3rd party PD Monitoring/restoration costs No territory restriction <p>Contractors (CPL):</p> <ul style="list-style-type: none"> Comprehensive, gradual contractors coverage No territory restriction

*Approximately 90% of Chubb Environmental Solution claims are for 1st party soil/groundwater clean-up. The examples above are provided for purposes of general information only and do not infer coverage for any particular claim. Whether and to what extent a particular loss is covered depends on the facts and circumstances of the claim and the wording of the policy issued.



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This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued.

