Environmental Risk

Premises Pollution Liability (PPL) Policy





The Premises Pollution Liability policy is designed to offer protection against a broad range of first and third party environmental liabilities. This includes gradual, as well as sudden and accidental pollution incidents.

The policy itself offers an array of coverage, and, the Chubb Environmental Risk team can tailor the policy through endorsement to meet the specific needs of the client.

Key Benefits

- Coverage for sudden, accidental and gradual pollution
- Coverage for remediation costs for pollution on, at, or emanating from the insured locations (first & third party remediation costs)
- Coverage for damage to third-party property including diminishment in value
- Coverage for natural resources damage
- Coverage for fines & penalties
- Coverage for emergency response

Coverage Summary

Broad coverage available, including any or all of the following:

- Coverage for remediation costs for claims from government agencies for pollution on, at, or emanating from the insured locations (first & third party remediation costs)
- Third party coverage for bodily injury, property damage, and remediation costs for pollution on, at, or emanating from the insured locations
- Third party coverage for bodily injury, property damage, and remediation costs arising from pollution conditions caused during the transportation of wastes or products
- Coverage for legal defence expenses for any claims covered under the policy
- Coverage is included for emotional distress or mental anguish claims
- Coverage is available for mouldrelated claims

- Remediation costs include replacement costs
- Coverage is available for multinational exposures

Ability to cover by endorsement Claims arising from:

- · Underground storage tanks
- First party business interruption
- Transportation
- Non-owned disposal sites

Target Markets

- Stakeholders in commercial or industrial facilities
- Any site with a history of similar use

Programme Parameters

- Term available up to 10 years
- Limits available up to \$50 million

Chubb Environmental Risk

With full underwriting authority within Asia Pacific, the Chubb Environmental Risk team is able to maximise:

- Responsiveness to the local needs of brokers and clients
- Flexibility in coverage by providing bespoke solutions
- Consistency in our approach and appetite

Through global expertise and experience, Chubb can help its clients identify potential environmental risks and create solutions to minimise bottom line impacts should an incident occur.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

Kane Bennett
Regional Manager - Environmental Risk
Asia Pacific & Far East
O +61 2 9335 3279
M +61 413 231 976
E kane.bennett@chubb.com

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