

Policy types

Environmental Protect (Protect)	Premises Pollution Liability (PPL)	Contractors Pollution Liability (CPL)
Insured business based policy - coverage is provided based on the business description of the insured	Site specific policy - coverage is provided for scheduled locations only.	Covered operations - coverage is provided for scheduled operations performed by the insured on third party sites only.
Claims made only	Claims made only	Claims made or occurrence forms available
First and third party remediation costs	First and third party remediation costs	Third party remediation costs
Biodiversity damage	Biodiversity damage	Biodiversity damage
First party business interruption loss	First party business interruption loss	Annual practice policies and multiyear project policies
Loss mitigation costs	Loss mitigation costs	Loss mitigation costs
Products pollution liability	Transportation liability	Owner controlled and contractor controlled programmes
Legal liability including bodily injury, property damage, trespass nuisance or obstruction	Legal liability including bodily injury, property damage, trespass nuisance or obstruction	Legal liability including bodily injury, property damage, trespass nuisance or obstruction

- Limits from £250k up to £40m/\$50m/€50m
- Flexible policy periods - annual to multi-year terms and up to 10 years
- Written as standalone or combined with other ACE products
- Domestic and international solutions available
- Multinational
- Non EU, Lloyd's and local language policies also available

Gaps in cover

	General liability	Property	Environmental
Sudden & accidental pollution	✓	✗	✓
Gradual pollution	✗	✗	✓
Historic pollution	✗	✗	✓
Statutory clean-up costs	✗	✗	✓
On-Site first party clean-up costs	✗	✗	✓
Environmental Liability Directive (ELD)	✗	✗	✓
Biodiversity damage	✗	✗	✓
Loss mitigation costs	✗	✗	✓

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