



## Premises Pollution Legal Liability Insurance Endorsement

The optional **Premises Pollution Legal Liability Insurance Endorsement** provides comprehensive, pay-on-behalf environmental impairment liability coverage for damages and “cleanup costs” caused by a “pollution condition” at a “covered location”.

### Features & Benefits

- ▶ Claims-made endorsement to the occurrence-based CGL Coverage Part
- ▶ Available to all eligible insureds (contractors or non-contractors) for fixed site/premises risks
- ▶ Coverage provided for “bodily injury”, “property damage”, “environmental damage”, “cleanup costs” and “legal expense”
- ▶ “Environmental damage” means the injurious presence in or upon land, the atmosphere, or any watercourse or body of water of solid, liquid, gaseous or thermal contaminants, irritants or “pollutants”
- ▶ Coverage limits do not reduce the CGL policy limits

### Coverage Limitations

- ▶ \$100,000 each pollution condition/\$100,000 aggregate limit, or optional limits of \$250,000/\$250,000, \$500,000/\$500,000, or \$1,000,000/\$1,000,000
- ▶ Deductible equal to 1% of sublimit amount for each pollution condition
- ▶ Defense expenses within the limits
- ▶ Does not cover asbestos, lead, mold or defective drywall

**This is only a summary of the coverage and limitations, and is not a contract.**