

# Environmental Risk

## Premises Pollution Liability (PPL) Policy

CHUBB®



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 coverages, however, 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 not excluded for emotional distress or mental anguish claims
- Coverage is available for mould-related claims
- Remediation costs include replacement costs
- Coverage is available for multinational exposures



The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

### Ability to cover by endorsement

Claims arising from:

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

### Target Markets

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

### Program Parameters

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

### Chubb Environmental Risk

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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.

### More Trees for A Better Tomorrow Project

In support of the reforestation efforts in Borneo, 10 trees will be planted on behalf of every Chubb's Environmental Impairment Liability Insurance policyholder at the Lower Kinabatangan Wildlife Sanctuary, Sabah. All policyholders will receive an e-certificate with GPS coordinates of their trees, as well as photos showing the planted trees and the company name.

*This project is a collaboration between Chubb in Malaysia and Animal Projects & Environmental Education Sdn. Bhd. ("APE Malaysia").*

### Contact Us

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