



Premises Pollution Liability Success Stories

Chubb Environmental has a broad appetite for risk, insuring everything from a single office building in the United States to a large multinational conglomerate with complex exposures and areas of operation. We specialize in underwriting pollution coverages within our suite of Premises Pollution Liability (PPL) products, which can be structured to offer commercial, retail and industrial property owners, managers and operators a broad range of pollution liability protection for gradual, as well as sudden and accidental, first-party and third-party environmental liabilities to help manage future, potentially unforeseen pollution exposures. Below is a small sampling of what we've written lately.

Who	What	Why Chubb Environmental
Owner of vacant land and shipyard related properties including offices, dry docks and warehouses	Premises Pollution Liability Portfolio Policy Limit: \$10m/\$10m SIR: \$100k Term: 1 year	The client bound with Chubb due to the trust we built from insuring their parent company and our ability to quickly get comfortable insuring the unique exposures facing their operation.
Real estate investor, developer, and asset and property manager of industrial office and retail properties	Premises Pollution Liability Policy Limit: \$10m/\$10m SIR: \$50k Term: 3 years	Coverage moved to Chubb due to a strong broker relationship, other lines insured by Chubb and the numerous coverage enhancements that we were able to offer, including admitted coverage, bioterrorism, contingent business interruption and supplemental defense limits.
System of public colleges and universities spanning an entire state	Premises Pollution Liability Policy Limit: \$15m/\$15m SIR: \$100K Term: 1 year	When the incumbent continued to restructure coverage at each renewal, the client decided to market their program in hopes of finding a long-term partnership with a stable carrier.
Supermarket cooperative comprising food stores, warehouse/distribution centers, a vehicle fueling and maintenance facility, a packaging facility, and a recycling facility	Premises Pollution Liability Policy Limit: \$10m/\$10m SIR: \$50k Term: 2 years	The underwriter worked closely with the broker over multiple years to identify the client's uninsured exposures, offer coverage solutions and answered the client's questions in order to place this new line of coverage.
Private equity firm that was acquiring a ventilating fan manufacturer	Global Premises Pollution Liability Policy Limit: \$10m/\$10m SIR: \$500k Term: 1 year	Chubb was one of the only carriers able to meet the unique needs of this large transactional deal, which required a global program with varying retroactive dates and local policies in 22 separate countries.
Bedding, furniture, flooring, and textile manufacturer	Premises Pollution Liability Policy Limit: \$1m/\$1m SIR: \$100k Term: 2 years	A quick turnaround during the holiday season, ability to include products pollution coverage and our relationship on the primary casualty led to this new business win.

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Machine tool manufacturer with manufacturing plants, warehouses and office locations in 4 countries	Global Premises Pollution Liability Policy Limit: \$3m/\$3m SIR: \$25k Term: 1 year	When the incumbent carrier decided to non-renew, Chubb was able to offer a global coverage solution to meet their worldwide coverage needs.
Supplier of Lubricants	Premises Pollution Liability Policy Limit: \$10m/\$10m SIR: \$25k Term: 1 year	The client found value in Chubb's award-winning complementary technology, Environmental Incident Alert, which helps clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liability associated with environmental releases. For more information, visit www.chubbeia.net
Healthcare system comprising hospitals, rehabilitation centers, medical offices, clinics and an ambulatory center	Healthcare Premises Pollution Liability Portfolio Policy Limit: \$1m/\$1m SIR: \$50k Term: 3 years	The underwriter had numerous calls with the broker discussing the uninsured exposures, importance of coverage, different coverage options and answered various questions over the course of a few years before the client opted to purchase this new line of coverage.

Please keep Chubb Environmental in mind for your pollution liability needs.

For more information regarding our products and services, please visit www.chubb.com/us/chubbenvironmental

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