



Environmental Impairment Liability as an Amendment to the Commercial Liability Insurance

Some time ago, ACE began offering its decontamination cost coverage ("DECO policy") in order to provide a broad spectrum of flexible protection options for environmental liability. Customers can choose from a wide range of coverage models. Each policy is customized to meet the special needs of the policyholder.

The "DECO Policy" offers comprehensive insurance coverage, including protection for sudden contamination caused by accidents, gradual contamination, and harm to biodiversity (natural resources). The coverage includes the following contingencies:

- remediation costs incurred by the policyholder after contamination is confirmed within and/or outside of the location (own remediation costs)
- costs of remediation imposed upon the policyholder by the regulatory authorities or required by third parties (imposed remediation costs)
- damages for personal injury and property loss as well as third-party remediation costs (statutory liability)
- interruption of policyholder's business operations related to a contamination incident
- costs and expenses related to all claims within the scope of the insurance coverage.

Coinurance under business liability insurance

ACE now offers restricted **decontamination cost coverage as a supplement to business liability insurance**. Within the scope of a sublimit to be agreed upon, this provides insurance coverage for **imposed remediation costs** as well as **statutory liability**.

Imposed remediation costs are remediation costs that arise due to contamination on, at, under, or migrating from an insured location, provided that

- these remediation costs are the result of regulatory action or a well-founded claim by a third party that was first imposed during the period of insurance and reported to ACE during the same period of insurance,
- the contamination first began after the retroactive date, and
- the contamination is first discovered by the policyholder during the period of insurance.

Statutory liability includes all amounts that the policyholder must pay as damages for

- personal injury
- property loss
- trespass on, interference with, or impairment of property

due to statutory liability, if such losses were caused by contamination on, at, under, or migrating from an insured location, provided that the contamination first began after the retroactive date, and the claim against the policyholder was first asserted during the period of insurance.

In order to verify that the incident is covered under employer's liability insurance, we request the following information:

- Information on the locations to be insured
- Description of activity
- Information on any underground storage tanks to be insured

Please do not hesitate to call or [contact us](#) for any further inquiry

Max Roth
Casualty Manager
ACE Switzerland

Phone: +41 43 456 76 10

Email: max.roth@acegroup.com