



ACE Environmental Risk

Premises Pollution Liability Policy

The Premises Pollution Liability (PPL) policy is designed to offer a broad range of flexible protection for first and third-party environmental liabilities. An array of cover is available, with each solution tailored by ACE Environmental Risk to meet the specific needs of the insured.

Key Benefits:

- ▶ Cover for sudden and accidental and gradual pollution.
- ▶ Inclusion of both historical and ongoing operational exposures;
- ▶ Automatic cover for biodiversity (natural resource) damage.
- ▶ Damage to third-party property including loss of use and diminishment in value.
- ▶ Specific cover for nuisance;
- ▶ Proactive claims support to minimise losses and their impact on the business.
- ▶ Plugs the numerous pollution cover gaps in traditional property and liability policies.
- ▶ Cover responds to broad environmental law and future changes thereto.

Cover Summary:

Broad cover available, including:

- ▶ Clean-up costs imposed by regulators, including own premises plus any offsite land, water or natural resources.
- ▶ Liability for third-party bodily injury property damage, clean-up costs and nuisance.
- ▶ Third-party claims for pollution caused by the transportation of the insured's products or waste.
- ▶ First-party business interruption resulting from pollution conditions.
- ▶ Costs and expenses included for all claims within the policy limits.
- ▶ Cover for biodiversity damage including complementary and compensatory remediation costs.
- ▶ Cover can be extended to include

liability under the Environmental Liability Directive caused by non-pollution incidents.

- ▶ Emergency expenses where the insured needs to respond to the imminent threat of pollution.

Programme Parameters:

- ▶ Policy periods up to 10 years for historic pollution, 5 years for operational risks.
- ▶ Limits available up to \$30m / €25m / £20m per loss.
- ▶ Can be written stand-alone or combined with other ACE liability products.
- ▶ Supported by a first-class global network, we can offer a range of domestic and multinational solutions.

ACE Environmental Risk

- ▶ A specialist underwriting team in London and Manchester with a wealth of technical and commercial knowledge and experience.
- ▶ Local underwriting authority has created a deserved reputation for responsiveness, flexibility and consistency.
- ▶ The team is supported by the global capacity and financial stability of the wider ACE Group.

Contact Details

For further information, please contact your local ACE office or the Environmental Risk team direct:

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Authorised and regulated by
the Financial Services Authority
Registered in England and Wales
number 1112892

February 2011