

# Environmental Risk

## Premises Pollution Liability (PPL) Policy

The Premises Pollution Liability policy is designed to offer a broad range of pollution liability protection for gradual as well as sudden and accidental first- and third-party environmental liabilities. The policy form itself offers an array of coverages, however, ACE Environmental Risk offers the ability to tailor the policy through endorsement and manuscripted language to enhance the policy to meet the specific needs of the insured.

### Benefits

- Ability to cover business interruption by endorsement
- Ability to cover known conditions by endorsement
- Ability to cover liabilities encountered in mergers and acquisitions
- Ability to cover acquired and divested properties by endorsement

### Highlights

Broad coverage available, including any or all of the following:

- Coverage for remediation costs for pollution on, at, or emanating from the insured locations
- Coverage for remediation costs for claims from governmental agencies for pollution on, at, or emanating from the insured locations
- 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 claims arising from listed non-owned disposal sites
- 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 natural resource damages claims
- Coverage is available for mould-related claims
- Remediation costs include replacement costs
- Coverage is available for underground storage tanks
- Coverage is available for first-party business interruption
- Coverage is available for multi-national exposures

### Target Markets

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

### Programme Parameters

- Term available up to 10 years
- Limits available up to USD25 million per/agg

For more information visit [www.acelimited.com](http://www.acelimited.com)

The above is a product summary only. For actual terms and conditions, please refer to the policy.

The foregoing presents examples of the types of coverage available under the PPL policy and is subject to the terms and conditions contained in the policy. The information contained herein is not intended to explain or broaden coverage afforded under this or any policy or product offered by ACE.



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