

# ENVIRONMENTAL LIABILITY

Product fact sheet



**PREMIER**  **canada**

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## ENVIRONMENTAL IMPAIRMENT LIABILITY for FIXED SITES

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### Target Risks

**Owners and Operators of Premises including Storage Tanks for all types of occupancies, such as...**

- Manufacturing
- Recycling depots
- Fuel service stations
- Marinas
- Municipalities
- Vacant land
- Waste and Chemical Storage
- Residential and Commercial Occupancies e.g. Hotels, Resorts
- Institutional Sites e.g. Universities
- Utility Sites e.g. Water, Power Generation, Transmission
- Locations where a neighboring property may pollute insured's premise
- And much more...

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### Coverage Available

- Third Party Liability – Third Party Bodily Injury & Property Damage
- Two Coverage options:
  - Broad Form provides Gradual pollution coverage including Mould
  - Limited Form provides Sudden & Accidental (S&A) pollution coverage (240 hrs detection / 240 hrs reporting)
- Claims made and reported
- Option to purchase Non-Owned Disposal Site Coverage

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### Features & Benefits

- Third Party Clean Up Costs Included
- Clean Up Costs include Restoration Costs
- Incidental Transit Included
- Emergency Response Costs Included
- 1-800 # Emergency Claims after hours service with Environmental Specialists

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### Minimum Premium

- Starting at \$2,000 Entire Site

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### Cross-Sell Opportunities

- [Trades & Contractors Liability](#)
- [General Commercial Property](#)

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### Why Premier?

- An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none.
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## Claims Examples – Environmental Impairment Liability

The Environmental Impairment Liability policy is an essential insurance solution that provides coverage for pollution exposures that can arise from a premise. Below are a few examples that will demonstrate how valuable this coverage is.

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### **Large spill at a chemical mixing plant**

A chemical mixing plant had above ground storage vats that were connected by a line directly to a mixing tank. The plant was secured by a fence and, during off hours, some vandals jumped the fence and severed the line. Thousands of litres of pollutants were spilled onto both the first party property and a third party neighboring property. The mixing plant was responsible for significant cleanup costs of both sites.

If this premise had a Premier EIL policy, there may have been coverage for this claim. \*

### **Soil and water contamination near gas station**

A gas station had a leak in an underground storage tank after it had recently been tested for integrity. The leak was exacerbated because ground water near the surface and the bedrock was fractured. Within a day or two of the leak, nearby residents noticed gasoline in their water wells. The leak was caught before there were any health risks, but the owner of the gas station was deemed responsible by the Ministry of Environment for cleanup of soil and water, which cost him into the hundreds of thousands.

If the gas station had a Premier EIL policy, there may have been coverage for this claim. \*

### **Heating oil spill on a neighboring property**

A commercial property noticed a significant amount of heating oil spilling onto their property. It was determined that an oil tank line at a neighboring property was cut and had been leaking for days. The owner of that site did not have any insurance coverage. The owner of the commercial property had no other option, but to pay for the emergency remediation out of his own pocket. He proceeded with subrogation against the other party but did not recover all his costs.

If this commercial property had a Premier EIL policy, there may have been coverage for this claim. \*

*\*Coverage is subject to the policy terms, conditions and exclusions – please refer to policy documents. This document is produced strictly to illustrate where coverage may be afforded by way of example – specific circumstances may alter the availability of coverage.*

### Chemical fire in commercial dumpster

An employee at a hotel had been using pesticide around the grounds of the hotel. When he was done, he disposed of the canisters in the dumpster, which was in a self-contained area of the hotel. The canisters contained aluminum phosphide, which is a dangerous and toxic compound that will corrode certain metals and ignite spontaneously when exposed to certain conditions. Fire ensued, and the contents of the dumpster had to be safely disposed of by experts hired by the Department of Environment. Costs for cleanup were significant.

If this hotel had an EIL Premier policy, there may have been coverage for this claim. \*