



ENVIRONMENTAL IMPAIRMENT LIABILITY INSURANCE

Glatfelter Public Practice **Environmental Impairment Liability Insurance** is designed specially to meet the needs of **water entities**. The following are various environmental exposures a typical water entity could sustain that would be covered by our **Environmental Impairment Liability Insurance**.

- Release of Chemicals or fumes from materials or supplies used for maintenance and housekeeping
- Releases from above ground storage tanks or owned utility operations
- Releases associated with vehicle maintenance garages on insured's premises
- Releases from surrounding properties (typically current or former gas stations, dry cleaners or manufacturing facilities)
- Clean up of (previously unknown, subject to the retro date) contaminated property discovered during construction at a covered location
- Releases of contaminants from physical plants of owned utility operations

Providing a wide range of benefits

- A broad definition of pollution event
- Broad form nuclear exclusion as opposed to total radioactive matter exclusion
- Deductible and "pay-on-behalf" wording rather than SIR and "indemnify" wording
- Automatic 60-day ERP plus optional ERP up to three years
- No exclusions for loading and unloading at covered locations
- Voluntary payments covered for emergency action
- Natural resource damage is defined and covered
- Optional coverages include:
 - Non-owned disposal site
 - Transportation coverage
 - Underground storage tanks
 - Co-insurance available
 - Known pollution events
 - RCRA amendatory endorsements available
 - Defense outside the limits
- Potential Claim enables reporting of any new pollution event giving the Insured protection for a period of five years beyond termination of coverage. (Subject to terms, conditions, and remaining policy limits available when "potential claim" was tendered)
- Medical monitoring specifically included in the definition of loss
- Third party diminution in value is specifically included in the definition of loss
- Clean up costs includes restoration costs
- Cleanup of asbestos/lead in soils is an exception to the asbestos/lead exclusion
- Naturally occurring substances exclusion is modified to make an exception where the NOS exceeds background levels
- Wrongful acts exclusion is modified to exclude known wrongful acts and/or deliberate non-compliance if done (or not done) at the direction of a responsible insured
- Subrogation proportionate application of any recoveries (net of expenses incurred in obtaining such recovery) between the insurer/insured
- A.M. Best Rated "A+" (Superior), XV carrier

Glatfelter Public Practice provides property & casualty insurance programs and risk control services for **Municipalities, Educational Institutions, Water & Sewer Entities** and **Special Districts**. For additional information contact a Glatfelter Public Practice representative at **888.855.4782** or visit **www.GlatfelterPublicPractice.com**.

THE PUBLIC ENTITY INSURANCE SPECIALIST

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