

differences and audience

who needs easy premises pollution liability – EZ PPL?

Introducing environmental coverage for your business.

Businesses may not recognize the need for environmental protection. If the environmental risk isn't immediately obvious, the question of environmental coverage may never surface. And when the question is asked, most companies think their GL policy is enough to protect them.

What customers most likely need EZ PPL?

Any commercial or industrial facility with actual, perceived, current, historic or future risk of pollution-related issues is a likely candidate for environmental risk coverage. Examples include:

- Commercial retail
- Construction yards
- Environmental businesses
- Hospitality
- Labs
- Offices
- Owners of contaminated properties
- Public entities
- Real estate developers
- Research and Development
- Schools/colleges/universities
- Warehouses

How is EZ PPL different from other coverages?

Your EZ PPL policy can provide protection when the general liability policy may not. Standard property and liability policies may not cover many pollution risks. Some even contain a clause that removes all pollution coverage. In some cases, there is little or no coverage for clean-up, for gradual pollution incidents or for clean-up as a result of regulatory proceedings. Consider the following:

- EZ PPL provides pollution liability protection for gradual pollution problems, including both first and third-party environmental liabilities
- Sudden accidental pollution may be limited by property coverage
- First-party clean-up costs are usually not covered by GL
- Coverage is not tied to timing or named peril coverage
- EZ PPL covers disposal of pollutants
- Mold coverage can be included
- Coverage is available for non-owned disposal sites
- The policy provides the ability to cover pollutants migrating to third parties' premises
- It also helps cover legal costs defending a claim

If you think you need more information on protecting your business, or for more information on EZ PPL, call your broker. Or give us a call at 301-961-9800.

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