



EZ Premises Pollution Liability (EZ PPL)

Policy Highlights

Contact:	Jessica Schwartz Jessica.E.Schwartz@Schinnerer.com 301-961-9840
Limits:	up to \$5 million
Minimums:	Minimum self-insured retention: \$10,000 Minimum premium: \$5,000
Availability:	Admitted program in 31 states plus the District of Columbia (DC), including: AL, AR, AZ, CO, CT, DE, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NM, NV, OK, OR, PA, RI, SC, SD, TN, UT, WI, WV, WY
Target Risks:	Available to companies with up to 10 locations. Target markets include: commercial retail, banks, offices, hospitality, light industrial, warehousing, laboratories/R&D, construction yards, public entities, car and truck dealerships, schools/colleges/universities and country clubs
Broker Benefits:	<ul style="list-style-type: none"> • Admitted policy form available to all agents and brokers through Schinnerer • Quick turnaround on quotes • Easy application requires minimal information
Program Features:	<ul style="list-style-type: none"> • Pollution liability protection is provided for gradual as well as sudden and accidental first and third-party environmental liabilities • Provides coverage for remediation costs of claims originating from governmental agencies • Covers third-party bodily injury, property damage or remediation costs arising from: <ul style="list-style-type: none"> ◦ Pollution conditions on, at, or emanating from, the insured location ◦ Pollution conditions caused during the transportation of wastes or products. • Provides protection for claims arising from scheduled non-owned disposal sites • Includes legal defense expenses for claims • Coverage for natural resource damage is included • Coverage is on an admitted policy form • Additional coverage is available for: <ul style="list-style-type: none"> ◦ Up to 5-years of prior acts via retro-active date provision ◦ Mold-related claims ◦ Additional insureds

Most businesses face some type of pollution risk. As part of any normal business procedures they may be involved in one of the following activities: recycling, waste removal, hauling of materials, green building, building maintenance or the clearing and development of property. Or the business site might have been used previously by a company involved in one of the activities listed above. Even if your clients realize these risks, they may believe that their current property and casualty coverage addresses environmental issues. In fact, many companies or organizations have some environmental exposure that requires additional coverage. Since going without protection can seriously impair the profitability of a business, it is important that you talk to your clients about environmental claims. Schinnerer's Premises Pollution Liability is easy to obtain, competitively priced and is admitted in 31 states plus the District of Columbia (DC). Call us for more details.

Available only through independent agents



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