



PREMISES POLLUTION LIABILITY COVERAGE

Whether sudden and accidental or occurring gradually, the release of a pollutant can cause serious damage not only to the environment and community, but also to your reputation and bottom line.

That's why Northbridge Insurance offers a pollution liability policy designed specifically for businesses like yours.

Our coverage goes above and beyond standard Commercial General Liability (CGL) and Property policies, which usually exclude coverage for any environmental damage, and can help ensure compliance with landlord/tenant and other common contractual obligations.

And with emergency response reimbursement and access to qualified experts in case of an incident, we're here to help support you when quick and decisive action is needed to minimize environmental damage.

Who should consider this coverage?

- Auto dealers
- Auto repair garages
- Building/Property owners
- Building supply wholesalers
- Commercial printers
- Concrete product manufacturers
- Consumer goods manufacturers
- Dry cleaners
- Fabricated metal product producers
- Farm machinery equipment dealers
- Food and beverage manufacturers/wholesalers
- Fuel dealers
- Lawn and garden equipment dealers
- Machinery and equipment manufacturers/wholesalers
- Non-critical auto part manufacturers
- Tire dealers
- Service stations

Questions to ask yourself

- Do you store gasoline, diesel or other potential pollutants in underground or above-ground storage tanks?
- Do you store or handle used or unused oils, batteries, coolants, or cleaning solvents?
- Do you have a large inventory of rubber products stored on premises?

COVERAGE HIGHLIGHTS*

Our policy covers:

- **First-party exposures:** Costs incurred because of environment impairment at a location you own or lease.
- **Third-party exposures:** Costs you're obligated to pay because of an environmental impairment that emanates from your property onto a neighbouring property.

COVERAGE/FEATURE	EXPLANATION
First-Party Coverage	
Business Interruption Costs	Covers for the actual loss of business income you incur during the business interruption period.
Clean-up Costs	Covers costs you incur to clean-up a spill to the extent of meeting the environmental standards in the jurisdiction, including restoration costs.
Emergency Response Costs	Covers costs you incur to initiate an emergency clean-up in a timely manner to prevent future damage.
Third-Party Coverage	
Clean-up Costs	Covers costs you incur to clean-up a spill to the extent of meeting the environmental standards in the jurisdiction, including restoration costs.
Damages for Bodily Injury or Property Damage	Covers compensatory damages you're legally obligated to pay as result of a judgment, award or settlement due to an environmental impairment.
Claims Expenses	Covers claims expenses, such as defence costs and other supplementary payments, under your limit of liability.**
Other Features	
Illicit Abandonment	Covers damages related to Illegal or unauthorized dumping of pollutants on your property or a non-owned job site.
Flexible Policy Options	Standard limits of up to \$5 million to cover most contracts, with higher limits available and a variety of deductible options.

*Coverage available for Canadian domiciled policies only

**Except for the Province of Quebec, in which these expenses are in addition to the limit of liability

TRANSPORTATION POLLUTION LIABILITY

Environmental impairment isn't just restricted to your property or worksite. Whenever supplies, equipment or waste is moved, there's the potential for pollution to be released into the environment.

Available as an optional coverage with our Premises Pollution Liability policies, Transportation Pollution Liability provides protection for pollution emanating from products or materials during their loading or unloading while being transported, shipped, or delivered by you or on your behalf. It kicks in whenever these activities aren't covered by your primary automobile, marine, aviation or railroad protective liability policy.

Who should consider this coverage?

- Businesses moving equipment or supplies between locations
- Businesses transporting equipment or waste
- Business contracting others for equipment or waste removal

WHY CHOOSE NORTHBRIDGE INSURANCE?

- Flexible coverage for both owned and leased locations
- One-stop service for all your business, automobile, environmental and umbrella insurance needs
- Part of Northbridge Financial Corporation, a Fairfax company rated A by A.M. Best, A by Standard & Poor's and A3 by Moody's
- 24/7 claims support from commercial specialists who understand pollution and have relationships with environmental remediation experts that can support you in the event of an incident

MORE THAN JUST A POLICY

We've built Risk Management Assist*** into all our pollution policies. It provides added peace of mind by giving you unlimited telephone access to our team of Risk Services specialists, who can answer questions and provide guidance on a variety of loss prevention topics.

CLAIMS EXAMPLES

When can Premises Pollution Liability coverage come to the rescue?

Accidental Spill | \$9,000

While loading a transport truck, employee error led to an accidental contaminant spill at a company's loading dock. The spill was quickly contained, limiting the damage and preventing the spill from seeping into surrounding soil, ground water and neighboring properties. Clean-up costs totaled \$9,000, which were covered by the company's Premises Pollution Liability policy.

Leaky Fuel Tank | \$60,000

Internal corrosion of a 2,000L fuel tank led to a leak of 200L of fuel into the surrounding environment. As a result, 250 tons of soil had to be remediated at a total clean-up cost of \$60,000. Because the company's property and Commercial General Liability policy did not provide coverage for pollution liability, the business was responsible for covering all expenses out-of-pocket. It also caused a business interruption loss for the company.

Underground Gas Leak | \$100,000

An electronic leak detection system alerted a gas station to a leak in its underground supply system. Because it was discovered early, contamination was restricted only to the immediate location and did not seep into the soil of adjacent properties or waterways. Clean-up costs totaled \$100,000, which were covered by the business' Premises Pollution Liability policy.

Valve Failure | \$400,000

A valve failure at a fuel delivery depot resulted in 9,000L of methanol leaking from a 50,000L tank into the surrounding ground and into a storm drain. Clean-up of contamination to the soil and a nearby creek totaled \$400,000. The business did not have Premises Pollution Liability coverage and its Commercial General Liability policy provided no coverage for environmental incidents. The business was responsible for the full clean-up cost. Both first-party and third-party clean-up costs under a Premises Pollution Liability policy would have provided coverage for this incident.

Solvent Theft | \$1,500,000

Someone tried to steal solvent stored by a business in a 2,000L tank on its property. In the process, over 1,800L of solvent were spilled. The solvent contaminated not only the surrounding soil, but also a nearby property and waterway. The business was covered for the full amount of the loss under its Premises Pollution Liability policy.

ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about their risks and focus on opportunities.

Learn more at www.northbridgeinsurance.ca.