

# Legends

ENVIRONMENTAL INSURANCE SERVICES, LLC.

## Site Specific Coverage



### Customer Profile

Any location that may have materials on-site which could create the necessity for on-site cleanup, third party bodily injury, or property damage claims. Possible groups can include manufacturing, landfills, utilities, healthcare, warehousing, treatment storage disposal facilities (TSDFS), agriculture, sites with storage tanks, research facilities, laboratories, universities and general industry.

### Pollution Legal Liability Policy Highlights

- Claims made policy
- Sudden and gradual coverage for any third-party liability claims including defense (within policy limits)
- Can be tailored to have no retroactive date
- Locations to be covered are scheduled in the policy
- Policy has broad definition of environmental impairment
- Premiums as low as \$5,000
- Limits as high as \$50,000,000
- No minimum premiums for tank sites

### Closure/Post Closure Policy Highlights

- Coverage for state/federal financial assurance associated with closure of specified sites.

### Secured Creditor

Secured Creditor helps protect commercial real estate lenders from financial losses caused by environmental contamination.

### How the Policy is Structured

#### Coverage A:

- The policy pays for the outstanding loan balance (at the date of default) when loan is defaulted when accompanied by environmental contamination.

#### Coverage B:

- Protects collateral by providing coverage for third-party bodily injury, third-party property damage and third-party claims for cleanup costs resulting from on and off-site pollution at insureds property.

#### Coverage C:

- Provides coverage for on or off-site cleanup costs if the insured decides to foreclose on the insureds property.

### Other Coverage Enhancements

- Transportation by or on behalf of the insured
- Non-owned disposal site

### Clean-up Cost Cap (CCC)

Investing in and redeveloping contaminated property historically has had more risks than benefits. The potential for environmental liability or unknown cleanup costs often turn an attractive real estate deal into a financial nightmare. Environmental insurance has made investment in contaminated property less risky over the past decade.

### Clean-up Cost Cap Insurance

Proves to be a critical risk management tool for investors, current owners, regional development authorities and secured lenders.

### First and Third-Party Pollution Liability Policy Highlights

- Also includes trigger for discovery of on-site release
- Covers all expenses for claims, investigation, adjustment and defense
- Defense is within policy limits
- On-site third-party BI/PD

### Includes Microbial Coverage for Mold

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