Environmental Risk

Premises Pollution Liability (PPL) Policy





The Premises Pollution Liability policy is designed to offer protection against a broad range of first and third party environmental liabilities. This includes gradual, as well as sudden and accidental pollution incidents.

The policy itself offers an array of coverage, and, the Chubb Environmental Risk team can tailor the policy through endorsement to meet the specific needs of the client.

Key Benefits

- Coverage for sudden, accidental and gradual pollution
- Coverage for remediation costs for pollution on, at, or emanating from the insured locations (first & third party remediation costs)
- Coverage for damage to third-party property including diminishment in value
- Coverage for natural resources damage
- Coverage for fines & penalties
- Coverage for emergency response

Coverage Summary

Broad coverage available, including any or all of the following:

- Coverage for remediation costs for claims from government agencies for pollution on, at, or emanating from the insured locations (first & third party remediation costs)
- Third party coverage for bodily injury, property damage, and remediation costs for pollution on, at, or emanating from the insured locations
- Third party coverage for bodily injury, property damage, and remediation costs arising from pollution conditions caused during the transportation of wastes or products
- Coverage for legal defence expenses for any claims covered under the policy
- Coverage is included for emotional distress or mental anguish claims
- Coverage is available for mouldrelated claims

- Remediation costs include replacement costs
- Coverage is available for multinational exposures

Ability to cover by endorsement Claims arising from:

- · Underground storage tanks
- First party business interruption
- Transportation
- Non-owned disposal sites

Target Markets

- Stakeholders in commercial or industrial facilities
- Any site with a history of similar use

Programme Parameters

- Term available up to 10 years
- Limits available up to \$50 million

Chubb Environmental Risk

With full underwriting authority within Asia Pacific, the Chubb Environmental Risk team is able to maximise:

- Responsiveness to the local needs of brokers and clients
- Flexibility in coverage by providing bespoke solutions
- Consistency in our approach and appetite

Through global expertise and experience, Chubb can help its clients identify potential environmental risks and create solutions to minimise bottom line impacts should an incident occur.

About Chubb in Taiwan

Chubb is the world's largest publicly traded property and casualty insurer. It has been present in Taiwan since 1982 via a branch of Insurance Company of North America, providing corporate clients with a variety of global and local insurance programs which include Marine Cargo, Energy & Utilities, Financial Lines, Global Property & Business Income Loss, Export Products and Construction. In addition, the company offers a wide array of individual and group Accident & Health products as well as other Personal products to its retail clients through innovative distribution channels.

More information can be found at www.chubb.com/tw.

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Chubb. Insured.™