

Built-In Pollution Liability Protection

CHUBB



Chubb Agribusiness Continues to Deliver Value

At Chubb Agribusiness, our built-in environmental liability coverage is offered with every Commercial Ag policy quote.

The Agriculture Premises Pollution Liability (PPL) coverage option provides commercial agricultural businesses and industries a broad range of pollution liability protection for certain gradual, as well as sudden and accidental, first-party and third-party environmental liabilities.

Chubb Agribusiness sets itself apart from the competition with our built-in premises pollution liability coverage option now available to policyholders through our Commercial AG Solutions program.

Agricultural related businesses often depend on the use of pesticides, chemicals, fertilizer and other hazardous materials as part of their day to day operations. Many commercial ag policies exclude coverage for liability arising out of pollution, leaving companies susceptible to catastrophic pollution losses.

Our premises pollution coverage helps ensure that our clients have the coverage they need to protect their business from the liability and financial loss that can result when a pollution condition occurs at a covered location.

At Chubb Agribusiness you get the advantage of working with experts who understand the exposures of the agricultural industry partnered with Chubb's dedicated resources in the specialized environmental liability market.

Coverage Highlights

- Provides third-party liability coverage and associated legal defense expenses for pollution conditions at or beyond the boundaries of a covered location, as well as clean-up of pollution conditions on or migrating from a covered location subject to a government action.
- Provides first-party clean-up as well as the third-party liability coverages, including Emergency Response Costs, on a claims-made and reported basis.
- Provides gradual coverage for the release or escape of pollutants that commence after policy inception or a retroactive date.

Chubb Agribusiness

- Provides broader premises-based coverage than CGL pollution endorsements.
- Provides bodily injury and property damage caused by pollution conditions at a covered location.
- Provides remediation costs resulting from a government action arising out of a pollution condition.

Supplemental Coverage

Premises Pollution Coverage Emergency Response Costs:

- Arising from a pollution condition on, at or under a covered location.
- Commencing on or after policy inception or retroactive date, if any. Discovered and reported by the insured during the policy period.

Minimums & Limits

Limits of Liability Options

- \$250,000 - per claim / \$250,000 aggregate or
- \$500,000 per claim / \$500,000 aggregate
- Higher limits available, underwritten by Chubb Environmental Risk

Chubb has you covered 24/7 with ENVIRONMENTAL INCIDENT ALERTSM

ENVIRONMENTAL INCIDENT ALERTSM is a complimentary program developed to assist Chubb Environmental Risk clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases.

ENVIRONMENTAL INCIDENT ALERTSM

Environmental releases can happen unexpectedly and at any moment. When these events occur companies are faced with the responsibility of clean-up and site remediation, not to mention the additional cost factors and regulatory implications that can be involved.

Program Services:

- Incident Reporting
- Contractor Referrals
- Response Coordination Assistance
- Incident Documentation
- Invoice Review
- Customized Alerts
- Contractor Registration
- Subject - Relevant E-Marketing communications

Key Highlights:

- 24/7 incident reporting via phone, web or mobile device.
- Access to a database of over 3,500 response contractors that clients can independently engage for services.
- Assistance with Federal/State/Local Regulatory reporting (through a Chubb vendor).
- Response coordination assistance (multilingual capabilities).
- Capability of establishing customized alerts via email and/or text message when the system is activated.
- Complete data package delivered electronically.
- Business Continuity - minimize disruption to the clients' business and focus on returning to normal operations.

Access:

Chubb Environmental Risk clients can complete their enrollment online at <https://www.chubbeia.net/login.php>

Mobile Application:

The ENVIRONMENTAL INCIDENT ALERTSM application is available for iPhone, Android and certain Blackberry models.

Contact Us

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