



Pollution Liability, Site

Coverage highlights

Cleanup costs

Activities at your site can result in a pollution event, which impacts the property itself and may also migrate offsite, affecting neighbouring land or water. This policy provides 'first party' cover for the costs of cleaning up the pollutants on and offsite, along with any associated costs and expenses.

Third party liability

Where pollution migrates away from your site it can result in damage to someone else's property or a need to clean up that property. The pollution event may also cause injury to third parties both on and offsite. The same issues can arise from contracting activities performed at a worksite. This policy responds to claims from third parties seeking compensation, to regulatory investigations under environmental law and covers the associated costs and expenses.

Transportation liability

Movement of goods, waste or other cargo will often form part of your business, whether performed by you or on your behalf. This policy responds, in excess of any pollution cover in statutory auto policies, to claims for third party injury, property damage, cleanup and regulatory actions where pollution arises from transportation activities.

Natural resource damage liability

Site operations, contracting activities and transportation activities may result in significant damage to natural ecosystems and biodiversity leading to action being taken by regulatory authorities. This policy will cover the cleanup and restoration costs required by law, plus associated costs and expenses.

Emergency costs

A quick response is key when a pollution event occurs to prevent it migrating to other areas or otherwise increasing in severity. This policy reimburses you for the costs of actions taken to mitigate the pollution event where it poses an imminent and significant threat to the environment or other people and their property.

Key benefits

- Clean up of property follows discovery of pollution – no regulatory investigation required
- Includes costs to restore your property damaged as a result of cleanup works
- Clean up of asbestos in soil and water included
- Non-owned disposal sites can be insured
- Cover for fines and penalties where insurable by law
- Retroactive periods up to five years
- Extended reporting period of 90 days as standard
- Emergency costs provided to full policy limits

Appetite

Risks generally considered acceptable

- Warehousing & logistics
- Depots & yards
- Power generation (other than coal)
- Manufacturing
- Port terminals
- Retail, office and leisure
- Commercial real estate
- Waste transfer sites

Risks that will be considered

- Bulk storage of fuels and chemicals
- Refineries
- Waste treatment facilities
- Gas stations with underground tanks on an excess basis
- Waste disposal sites / landfills
- Coal-fired power stations
- Pulp and paper mills
- Transloading facilities

Risks generally declined

- Residential heating oil tanks
- Oil & gas pipelines (beyond site boundaries)
- Mining
- Gas stations with underground tanks on a primary basis
- Offshore oil & gas
- Exploration, production and disposal wells

Limits and deductibles

- Limits of liability available to \$25m each pollution event and in the aggregate
- Deductibles starting from \$2,500

Please email applications to commercial@palcanada.com and a PAL underwriter will be happy to assist you.

Programs



Cyber Insurance

Comprehensive cover for cybercrime, privacy liability & breach notification, system damage & system business interruption and access to an expert, in-house cyber claims and incident response team.



Professional Liability

Broad, packaged policies for a wide range of professional services with cyber cover offered as standard.



Management Liability

Cover for a range of risks faced at board-level, including primary and excess directors and officers (D&O) cover.



Medical Malpractice

Experienced underwriting and unambiguous malpractice cover for healthcare organizations, professionals, surgeons and dentists.



Environmental Liability

Pollution liability cover for sites and contractors including bodily injury, environmental damage & cleanup costs.



Financial Institutions

Cover tailored to the new risks faced by modern financial institutions and investment managers.



Healthcare

Packaged policies for healthcare providers and practitioners, including organizations operating in the digital healthcare industry.



Transaction Liability

Representations & warranties cover available to both buyers and sellers, backed by the largest M&A liability team in London.



And more!

Property & Casualty

Cover for the core property and general liability risks faced by most businesses like property damage, business downtime, bodily injury, employers' liability and products liability.

Intellectual Property

Covering the defense or pursuit of infringement claims, contractual indemnities, loss of IP rights and loss of profit.

Product Recall

Comprehensive cover for a variety of industries and recall scenarios, ranging from product guarantees and contamination events to cyber product tamper.

Terrorism

Standalone cover in the event of political, religious and ideological acts, including non-damage business interruption.

Kidnap & Ransom

Cover for traditional and emerging K&R risks, like cyber extortion, as well as marine piracy policies. Backed by a global 24/7 crisis & emergency response team.

Life Sciences

Bespoke cover for drug developers, clinical trial & research organizations, medical device manufacturers and nutraceuticals.

Technology

Professional liability and cyber cover for tech companies, tech service providers, consumer apps and social networks.

Media & Entertainment

Comprehensive cover for media, advertising and other organizations creating or promoting content on or offline.