



Environmental Cleanup and Liability Insurance for Premises

Protect yourself and your business from pollution conditions on, under or emanating from your premises.

Victor's Environmental Cleanup and Liability Insurance for Premises policy provides coverage for third party bodily injury and property damage resulting from pollution conditions on, under or emanating from a covered location. The policy also provides coverage for on-site cleanup costs resulting from pollution conditions on or under covered locations.

Why buy this product?

Victor has been a leading provider of Environmental Liability coverage for many years. We bring a long-term commitment to this market and a high level of expertise in both underwriting and claims management.

- Policies are available in both English and French
- \$10,000,000 in-house primary limit
- Dedicated customer service
- Two claims-made and reported policy forms available (coverage for gradual pollution and coverage for sudden pollution events only)

Who will benefit?

Owners and operators of the following:

- Manufacturing facilities
- Warehousing and storage
- Recycling and sorting facilities
- Waste handling and waste transfer stations
- Hospitals or health care related risks
- Real estate schedules
- Golf clubs
- Various retail, commercial, business and professional properties

What are the coverage agreements?

- Third party liability
- Cleanup costs
- Incidental transit coverage
- Emergency remediation costs up to \$250,000 (available on the gradual wording only) for reasonable and

necessary expenses, including legal expenses that must be incurred within the first 48 hours of the commencement of a pollution condition for the purpose of limiting damage

What are the coverage details?

- **Cleanup Costs** include reasonable and necessary costs to repair, replace or restore real or personal property to substantially the same condition it was in prior to being damaged
- **Loss** includes punitive, exemplary or multiplied damages. Loss also includes civil fines, penalties or assessments
- **Bodily Injury** includes mental anguish or emotional distress
- **Insured with Authority** means the manager or supervisor of the named insured responsible for environmental affairs, control or compliance, or any owner or operator of a storage tank system, or any officer, director or partner of the named insured

What are the policy features?

- The deductible does not apply to supplementary payments
- On-site and off-site third party liability for pollution conditions on, under or emanating from a covered location
- On-site cleanup for pollution conditions on or under a covered location (full limit for on-site cleanup)
- Pollution conditions resulting from mould or underground storage tanks are excluded in the base wording; however, coverage can be endorsed subject to review
- The exclusions for non-disclosure of previous pollution incidents and intentional non-compliance apply only if an insured with authority caused the non-disclosure or non-compliance, not just any insured
- Costs, charges or expenses incurred by an employee of the Insured in response to an emergency that requires immediate remediation of pollution conditions at the covered location are included
- The other insurance condition stipulates that this insurance is primary and the insurer's obligations are not affected unless the other insurance is also primary, in which case the Insurer will follow a contribution method
- There is an extended reporting period provision included (gradual wording only)

How are claims handled?

Victor's highly specialized team of claims analysts, adjusters and legal counsel ensures that claims are managed proactively throughout the entire life of a claim.

What other insurance solutions do we offer?

- Architects & Engineers
- Commercial Property Insurance
- Employment Practices Liability
- Professional Liability
- Commercial Umbrella Liability
- Errors & Omissions
- Builders Risk and Wrap-Up Liability
- Crime Insurance
- Fiduciary Liability
- Commercial General Liability
- Directors & Officers Liability
- Group and Retiree Benefits
- Technology and Cyber Liability

Visit us at victorinsurance.ca to learn more.