

Lawley

POLLUTION LIABILITY INSURANCE



Keep The Environment & Your Company Safe

What Does It Cover?

Pollution Liability Insurance policies address the exposure related to pollution incidents arising from an insured's owned or operated locations, and non-owned locations including waste disposal and transportation. Most policies will cover bodily injury, property damage, environmental damage, emergency response expense, claim expense and business interruption costs.

Types of Pollution policies:

Contractors Pollution Liability, Site Pollution Liability and Storage Tank Liability

Who Needs It?

Contractors, Municipalities, Dry Cleaners, Gas Stations, Auto Dealerships, Manufacturers, Marinas, Golf Courses, and more.

To learn about the ways we can protect you with Pollution Liability Insurance contact us at:

lawleyinsurance.com/pollution

1.844.4LAWLEY

DID YOU KNOW?

*Pollution Liability claims are **EXCLUDED** on virtually **ALL** standard General Liability policies. The attorney fees and other expenses to defend these claims alone can be substantial.*

Claim Scenarios*

Remediation Expense - \$175,000

Above ground storage tank containing fuel oil developed rust and a small leak. A retention pond near the tank had an oil sheen. The tank was found to be the source of the oil. Onsite remediation expense, legal expenses, and investigation expenses. General Liability carrier denied claim based on pollution exclusion.

Remediation and Liability - \$350,000

Battery storage area caught fire. The fire water dispersed battery acid and lead onto the ground. The state EPA ordered an investigation, removal of contaminated soils, and treatment of groundwater. Onsite remediation expense, and defense of claim for bodily injury from fumes of fire and legal expenses. General Liability carrier denied claim based on pollution exclusion.

Waste Disposal Liability - \$150,000

The course operator hired a licensed waste recycling and disposal firm to dispose of spent solvents and batteries from golf cart maintenance operations. The recycling firm went bankrupt and left behind waste chemicals and spent batteries at its facility. The state EPA ordered all of the waste generators to pay for the clean-up and removal of waste. The golf course owner was a generator and paid legal defense and a portion of waste removal and disposal. General Liability carrier denied claim based on pollution exclusion.

Specialty Insurance Products/Niche Industries

The Lawley Specialty Insurance team has an unparalleled level of expertise that serves as a tremendous benefit for our customers.

We offer a wide variety of insurance products that provide coverage not afforded under a traditional insurance policy.



Specialty Insurance Products

- Crime (Fidelity) Insurance
 - Employee Dishonesty
- ERISA Bond Policies
- Fiduciary Liability
- Employment Practices Liability
- Directors and Officers Liability
- Medical Malpractice Liability
- Cyber Liability
- Professional Liability
 - Accountants
 - Lawyers
 - Consultants
 - Real Estate Professionals
- Miscellaneous Professional Liability
- Pollution

Niche Industries | *Organized around practice groups, Lawley offers specialized insurance and risk management solutions for several industries. Our agency embraces a team selling and service approach that combines the collective talents of its highly-trained staff of professionals.*

- CPA Firms
- Lawyers
- Medical Offices/Labs
- Contractors
- Non-Profit Agencies
- Tech Firms
- Consultants
- Architects and Engineers
- Manufacturers
- Automobile Dealers
- Financial Planners