



Premises Pollution Liability Success Stories

Chubb Environmental has a broad appetite for risk, insuring everything from a single office building in the United States to a large multinational conglomerate with complex exposures and areas of operation. We specialize in underwriting pollution coverages within our suite of Premises Pollution Liability (PPL) products, which can be structured to offer commercial, retail and industrial property owners, managers and operators a broad range of pollution liability protection for gradual, as well as sudden and accidental, first-party and third-party environmental liabilities to help manage future, potentially unforeseen pollution exposures. Below is a small sampling of what we've written lately.

Who	What	Why Chubb Environmental
Commercial real estate investor with investments in office, retail, warehouse, and light industrial	Premises Pollution Liability Policy Limit: \$5m/\$5m SIR: \$50k Term: 3 years	Relationships on existing lines, coupled with our ability to offer new and pre-existing conditions for the client's large portfolio of current sites as well as historic coverage for their divested properties led to this account expansion.
Real estate investment trust with investments in retail, office, warehousing, and distribution facilities	Premises Pollution Liability Portfolio Policy Limit: \$10m/\$10m SIR: \$50k Term: 2 years	Despite a large marketing effort, Chubb's size and staff allowed us to quickly respond to several coverage questions, issue multiple quotes and prove that we could service the client's business efficiently and effectively.
Convenience store and gas station portfolio	Premises Pollution Liability Policy Limit: \$2m/\$2m SIR: \$50k Term: 1 year	The underwriter met with the producer to conceptualize this new master program that structured each location's limit to meet their individual lease requirements as well as sit excess of the client's online TankSafe policy. For more information regarding TankSafe, visit www.chubb.com/us/tanksafe
Specialty packaging manufacturer with R&D facilities, warehouses, and sales offices in 6 countries	Global Premises Pollution Liability Policy Limit: \$15m/\$15m SIR: \$25k Term: 1 year	The underwriter's bilingual capabilities and ability facilitate a global program with foreign locally issued policies made this partnership an easy match, especially since the client's documentation was in multiple languages.
Manufacturer and supplier of specialty chemicals	Premises Pollution Liability Policy Limit: \$4m/\$4m SIR: \$100k Term: 1 year	The client's overall portfolio of sites was insured by Chubb. Part of their operation spun off to new ownership, thereby requiring a separate policy. Chubb was able to quickly and easily replicate coverage while maintaining limit and term distinction for the sites.
Organ, eye, and tissue donation coordinator that operates out of a commercial office space	Premises Pollution Liability Policy Limit: \$2m/\$2m SIR: \$10k Term: 1 year	The agent did not hold the proper licenses to facilitate the E&S placement. Therefore, Chubb bound the policy through Chubb Insurance Solutions Agency for compliance purposes. The agent appreciated this solution because they did not have to give part of their commission to have a wholesaler place the business on their behalf.

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International refrigerated warehouse and logistics company	Global Premises Pollution Liability Portfolio Policy Limit: \$10m/\$10m SIR: \$50k Term: 1 year	When the incumbent non-renewed, partnership with Chubb was an easy choice due to our global capabilities, competitive price, ability to roll a pending acquisition into the program as well as our relationship on other lines of coverage.
Healthcare system comprising hospitals, clinics and senior living facilities	Healthcare Premises Pollution Liability Portfolio Policy Limit: \$10m/\$10m SIR: \$100k Term: 2 years	Chubb structured the policy to provide financial responsibility for the client's underground storage tanks on a multiyear basis to eliminate the need to purchase a separate annual standalone tank policy.
Private university that is spread across over 200 acres	Premises Pollution Liability Policy Limit: \$1m/\$1m SIR: \$25K Term: 3 years	Pre-bind engineering was utilized to support the coverage grants and post bind engineering services were offered to strengthen the client's risk management protocols.
Self-storage facilities	Premises Pollution Liability Policy Limit: \$5m/\$5m SIR: \$25K Term: 2 years	Fast turnaround time, strong developing relationship with a newly appointed broker and our ability to craft language to meet the insurance consultant's requests.

Please keep Chubb Environmental in mind for your pollution liability needs.

For more information regarding our products and services, please visit www.chubb.com/us/chubbenvironmental

Contact

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Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Risks subject to full underwriting review and acceptance; premiums may vary. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers.