



## 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
Investment management firm that manages and operates real estate portfolios for their investors	<b>Premises Pollution Liability Portfolio Policy</b> Limit: \$5m/\$5m SIR: \$25k Term: 2 years	Chubb won the business based on our proven experience servicing other pollution policies for the client, our ability to structure the policy in a way that met the client's needs as well as include coverage enhancements such as First-Party Diminution in Value.
Owner of a commercial real estate portfolio comprised of office and retail buildings	<b>Premises Pollution Liability Portfolio Policy</b> Limit: \$3m/\$3m SIR: \$50k Term: 3 years	Over the course of a year, the underwriter, client and agent discussed Chubb's value proposition, thereby leading to the new line of coverage and the development and implementation of a Mold Management Plan to improve the client's risk management protocols.
International retail clothing store	<b>Premises Pollution Liability Policy</b> Limit: \$1m/\$1m SIR: \$50k Term: 3 years	The client entered into a lease agreement for a new venture and needed coverage bound quickly. Chubb's responsiveness and fast turnaround allowed the client to satisfy their insurance requirements.
Plastic foam products manufacturer	<b>Global Premises Pollution Liability Policy</b> Limit: \$10m/\$10m SIR: \$100k Term: 1 year	When the incumbent carrier opted to non-renew, Chubb was the easy choice due to our global capabilities and ability to issue foreign local policies in 4 jurisdictions.
Contract research and manufacturing organization with locations throughout North America, Europe and Asia	<b>Global Premises Pollution Liability Policy</b> Limit: \$20m/\$20m SIR: \$100k Term: 1 year	The underwriter served in a consultative role to the agent to explain each coverage position and how it stacked up against the competition.
Transportation and trucking repair company	<b>Premises Pollution Liability Policy</b> Limit: \$5m/\$5m SIR: \$25k Term: 3 years	The underwriter restructured the incumbent's expiring 2 year CPL policy to a 3 year PPL policy to better address the client's overall exposures and provide premium certainty.
Two healthcare systems that merged into one	<b>Healthcare Premises Pollution Liability Portfolio Policy</b> Limit: \$10m/\$10m SIR: \$100k Term: 1 year	Chubb was able to combine two large healthcare portfolios, each with customized environmental coverage, into one comprehensive policy that included financial responsibility for aboveground storage tanks.

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Fixed base operator providing transportation of fuel from bulk stations to aircraft hangers	<b>Premises Pollution Liability Policy</b> Limit: \$5m/\$5m SIR: \$250k Term: 1 year	The broker came to us due to our proven track record of reliability and responsiveness. We provided numerous limit and term options as well as al-la-cart premium pricing for coverage enhancements in a timely fashion to help the client satisfy a contractual requirement.
Manufacturer and distributor of water filtration systems with locations in the U.S. and 9 foreign countries	<b>Global Premises Pollution Liability Policy</b> Limit: \$5m/\$5m SIR: \$250k Term: 1 year	This account had moved abruptly from Chubb while the insured was undergoing a large portfolio expansion. With our familiarity and global capabilities, we were given an opportunity by the new broker to take the business back and worked aggressively to deliver.
Liberal arts college located in an urban city	<b>Premises Pollution Liability Policy</b> Limit: \$1m/\$1m SIR: \$50K Term: 2 years	We worked with the broker and client to help them recognize and insure their previously uninsured environmental exposures.
Class A office building owner/operator	<b>Premises Pollution Liability Portfolio Policy</b> Limit: \$2m/\$2m SIR: \$25k Term: 3 years	Chubb Environmental offered a broadened policy at a reduced price. In addition, Chubb Global Risk Advisors reviewed the client's mold and legionella management protocols and provided suggestions for improvement at no added cost.

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](http://www.chubb.com/us/chubbenvironmental)

**Contact**

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**Chubb. Insured.<sup>SM</sup>**

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](http://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.