



Berkshire Hathaway
Specialty Insurance®

Pollution Legal Liability Policy Appetite Guide

BHSI's approach is to make comprehensive pollution coverage more accessible to our business partners by offering both traditional and innovative pollution products. In addition to industry standard monoline pollution policy forms, BHSI offers gradual pollution coverage as an endorsement to our primary general liability and umbrella forms. BHSI can also provide excess capacity over competitors' pollution products.

MINIMUM PREMIUM:	15K Minimum Premium
LINES OF BUSINESS:	Pollution Legal Liability Policy
CAPACITY:	25M Capacity (additional limit available for selected accounts)
POLICY TERM:	3 years maximum
FORMS:	Pollution Legal Liability - Claims-made and reported coverage Follow-Form Excess Capacity
TARGETED CLASSES:	Manufacturers Light Industrial Distributors & Warehousing Real Estate Retail Hotels / Restaurants / Hospitality Healthcare Higher Education
PRODUCT HIGHLIGHTS:	Provides pollution legal liability coverage for gradual events - off and on-site Menu driven coverage form with optional coverage enhancements including: NODS, transportation, contracting, and business interruption Affirmative coverage for Biological Matter (mold and legionella) Pollution definition includes electromagnetic, silt & sediment and low level radioactive waste
PROHIBITED CLASSES:	Waste Disposal Facilities Redevelopment Service Stations and Convenience Stores Dry Cleaners Animal Farms

CONTACTS:**Chuck Hasselback***Head of Energy & Environmental*

617.936.2979 O
617.794.5633 M
charles.hasselback@bhspecialty.com

Karen Kopf*VP, Casualty*

857.317.5534 O
617.943.1738 M
karen.kopf@bhspecialty.com

Michael Dannecker*AVP, Casualty*

312.702.2836 O
773.397.2919 M
michael.dannecker@bhspecialty.com

Brian Hughes*AVP, Casualty*

647.846.7839 O
416.271.6447 M
brian.hughes@bhspecialty.com

Bonnie Stamper*AVP, Environmental*

917.830.2309 O
917.573.8695 M
bonnie.stamper@bhspecialty.com

Lauren Finnis*VP, Customer & Broker Engagement*

917.960.2430 O
917.375.5704 M
lauren.finnis@bhspecialty.com



**Berkshire Hathaway
Specialty Insurance®**

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, medical stop loss, and homeowners insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.