



Casualty Pollution Appetite Guide

BHSI's approach is to make comprehensive pollution coverage accessible to our business partners by providing gradual pollution coverage, including clean-up costs, as an enhancement to our standard casualty products. BHSI can also provide unsupported excess capacity over competitors combined form products. BHSI can also offer Monoline Pollution Legal Liability and Contractor's Pollution Legal Liability products in the U.S. and Canada (see separate marketing materials).

MINIMUM PREMIUM:

Includes GL Premium

Min 50K per Policy, 75K for Lead Umbrella
Min 4K per Million for Lead Umbrella
Min 2K per Million for Excess Liability

LINES OF BUSINESS:

General Liability
Lead Umbrella
Excess Liability

CAPACITY:

25M Primary or Excess Capacity
Available limits vary by class

FORMS:

Primary GL
Follow-Form Excess
Lead Umbrella

TARGETED CLASSES:

Manufacturers
Distributors
Energy
Construction - projects
Construction - practice
Contractors
Real Estate
Retail
Education

PRODUCT HIGHLIGHTS:

Coverage for gradual events
Dedicated pollution limits
Affirmative coverage for clean-up costs
Flexible limit options
Defense inside limits

PROHIBITED CLASSES:

Waste Disposal Facilities
Redevelopment (non-construction)
Service Stations
Airports
Dry Cleaners
Animal Farms

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