



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

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**Berkshire Hathaway
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For more information, contact info@bhspecialty.com.

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