



Berkshire Hathaway  
Specialty Insurance®

## Pollution Liability Umbrella Endorsement 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.*

<b>MINIMUM PREMIUM:</b>	75K for Lead Umbrella inclusive of gradual pollution endorsement (minimum 2K per million for graduation pollution endorsement)
<b>LINES OF BUSINESS:</b>	Lead Umbrella
<b>CAPACITY:</b>	25M Capacity with minimum pollution retained limit of 1M
<b>FORMS:</b>	Non-Admitted Lead Umbrella Policy form with Pollution Liability Umbrella Endorsement
<b>TARGETED CLASSES:</b>	Manufacturers Light Industrial Distributors & Warehousing Real Estate Retail Hotels / Restaurants / Hospitality
<b>PRODUCT HIGHLIGHTS:</b>	Dedicated pollution limit and pollution self-insured retention. Claims-made and reported coverage. Broad 3rd party coverage grant tied to the insured pollution legal liability. Coverage for losses not covered by the umbrella policy or scheduled underlying insurance due to a pollution exclusion. Streamlined underwriting approach, generally accounts can be quoted utilizing lead umbrella submission information.
<b>PROHIBITED CLASSES:</b>	Waste Disposal Facilities Redevelopment (non-construction) Service Stations Airports 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

### **Brian Hughes**

*VP, Casualty*  
647.846.7839 O  
416.271.6447 M  
brian.hughes@bhspecialty.com

### **Michael Dannecker**

*AVP, Casualty*  
312.702.2836 O  
773.397.2919 M  
michael.dannecker@bhspecialty.com

## CUSTOMER & BROKER ENGAGEMENT

### **Renee Yozzi**

*SVP, Customer & Broker Engagement*  
917.960.2456 O  
917.297.4487 M  
renee.yozzi@bhspecialty.com



**Berkshire Hathaway  
Specialty Insurance®**

Berkshire Hathaway Specialty Insurance ([www.bhspecialty.com](http://www.bhspecialty.com)) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational 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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact [info@bhspecialty.com](mailto: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.