

POLLUTION APPETITE GUIDE

BHSI's approach is to make comprehensive pollution coverage accessible to our business partners by providing gradual pollution coverage as an enhancement to our standard casualty products. BHSI can also provide excess capacity over competitors combined form and monoline pollution products including Pollution Legal Liability and Contractor's Pollution Legal Liability.

MINIMUM PREMIUMS

\$25,000 per policy (includes GL premium)
\$1,000 per million

CAPACITY

\$25 million primary or excess capacity
Additional limits for selected classes

FORMS

Primary GL
Lead Umbrella
Follow Form Excess

TARGETED CLASSES

Premises and Products	Construction
Manufacturing	General Contractors
Distributors	Trade Contractors
Energy	Owner Controlled Insurance Programs
Real Estate	Contractor Controlled Insurance Programs

PRODUCT HIGHLIGHTS

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

PROHIBITED CLASSES

Hazardous waste disposal facilities
Redevelopment (non-construction)
Service stations
Airports
Dry cleaners
Animal farms

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BHSI

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