

### CASUALTY POLLUTION

*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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## CONTACTS

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

617.936.2979 O

617.794.5633 M

charles.hasselback@bhspecialty.com

**Chris Falbo***VP, Environmental*

646.822.7145 O

213.361.5183 M

chris.falbo@bhspecialty.com

**Brian Hughes***VP, Construction Professional  
and Environmental, Canada*

647.846.7839 O

416.271.6447 M

brian.hughes@bhspecialty.com

**Karen Kopf***VP, Environmental*

857.317.5534 O

617.943.1738 M

karen.kopf@bhspecialty.com

**Gloria Qiu***AVP, Environmental*

437.253.6825 O

437.237.6581 M

gloria.qiu@bhspecialty.com

**Kathryn Tang***Underwriter, Environmental*

332.204.2612 O

646.248.4264 M

kathryn.tang@bhspecialty.com

**CUSTOMER & BROKER ENGAGEMENT****Renee Yozzi***Head of Customer & Broker Engagement,  
Eastern U.S. Region*

917.960.2456 O

917.297.4487 M

renee.yozzi@bhspecialty.com

# BHSI

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, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

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

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