

## 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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## CONTACTS

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# BHSI

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