

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

CONTACTS

Galan Riley

Head of Casualty, Canada
647.631.5792
galan.riley@bhspecialty.com

Peter Chang

VP, National Commercial Auto Manager, Canada
647.242.0631
peter.chang@bhspecialty.com

Brian Hughes

VP, Construction Professional and Environmental, Canada
416.271.6447
brian.hughes@bhspecialty.com

Adam Puchalski

VP, Casualty, Canada
403.681.8795
adam.puchalski@bhspecialty.com

Amanda Sorsak

Head of Claims, Canada
647.282.3775
amanda.sorsak@bhspecialty.com

CUSTOMER AND BROKER ENGAGEMENT

Paul Emerson

Head of Customer & Broker Engagement, Canada
647.283.2848
paul.emerson@bhspecialty.com

BHSI

Berkshire Hathaway Specialty Insurance (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. In Canada it underwrites on the paper of National Liability & Fire Insurance Company, a part 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.

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