

## POLLUTION LEGAL LIABILITY POLICY

*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>	15K Minimum Premium
<b>LINES OF BUSINESS:</b>	Pollution Legal Liability Policy
<b>CAPACITY:</b>	25M Capacity (additional limit available for selected accounts)
<b>POLICY TERM:</b>	3 years maximum
<b>FORMS:</b>	Pollution Legal Liability - Claims-made and reported coverage Follow-Form Excess Capacity
<b>TARGETED CLASSES:</b>	Manufacturers Light Industrial Distributors & Warehousing Real Estate Retail
<b>PRODUCT HIGHLIGHTS:</b>	Provides pollution legal liability coverage for gradual events - off and on-site Menu driven coverage form with optional coverage enhancements including: NODS, transportation, contracting, and business interruption Affirmative coverage for Biological Matter (mold and legionella) Pollution definition includes electromagnetic, silt & sediment and low level radioactive waste
<b>PROHIBITED CLASSES:</b>	Waste Disposal Facilities Redevelopment Service Stations and Convenience Stores

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## CONTACTS

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# 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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