

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.

MINIMUM PREMIUM:	15K Minimum Premium
LINES OF BUSINESS:	Pollution Legal Liability Policy
CAPACITY:	25M Capacity (additional limit available for selected accounts)
POLICY TERM:	3 years maximum
FORMS:	Pollution Legal Liability - Claims-made and reported coverage Follow-Form Excess Capacity
TARGETED CLASSES:	Manufacturers Light Industrial Distributors & Warehousing Real Estate Retail
PRODUCT HIGHLIGHTS:	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
PROHIBITED CLASSES:	Waste Disposal Facilities Redevelopment Service Stations and Convenience Stores

CONTACTS

Brian Hughes

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

Galan Riley

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

Gloria Qiu

AVP, Environmental
437.237.6581
gloria.qiu@bhspecialty.com

Amanda Sorsak

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

CUSTOMER & BROKER ENGAGEMENT

Paul Emerson

*Head of Customer & Broker
Engagement, Canada*
647.846.7815
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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