

CIRMA

2018-19

Pollution Coverage



BROAD POLLUTION COVERAGE

U.S. laws regarding pollution are strict and rely on the concept that the “polluter pays.”

Whether from leakage, an accident, or the illicit abandonment of hazardous materials, pollution events hurt your budget as well as the environment.

Costs for remediation, liability, and legal defense for even small-scale pollution events can be high. Large events may bring additional public relations expenses.



CIRMA now automatically provides broad pollution coverage with high limits through a carrier rated “A++” by A.M. Best.

NO DIRECT COST AND NO APPLICATION

There is **no additional direct cost for this program enhancement**. And, unlike other insurers’ programs, there is **no lengthy application form to complete**.

UP TO \$1 MILLION LIMIT

The policy provides up to \$1 million coverage per pollution condition, with a \$2 million per named insured aggregate limit. There is a pool aggregate limit.

The policy provides coverage for first-party remediation, which includes abatement, removal, and monitoring costs. It also covers third-party bodily injury, property damage, and remediation claims, as well as legal defense costs. Conditions and exclusions apply.

COVERED CONDITIONS

Covered pollution conditions include solid, liquid or gaseous pollutants, and/or waste materials.

COVERAGE INFORMATION

For more information about the program, please contact your CIRMA Underwriter.

Pollution Coverage for 2018-19

at a glance

Who's covered

- ✓ Members of the Liability-Auto-Property Pool where property is insured by CIRMA.

What's covered

- ✓ Coverage A. First-party remediation of pollution events from a new pollution condition. Bodily injury, property damage and remediation, and legal defense for claims made by third parties for pollution condition at listed location.
- ✓ Coverage B. Bodily injury, property damage and remediation, and legal defense for claims made by third parties for pollution condition resulting from members' transportation activities.
- ✓ Coverage C. Bodily injury, property damage and remediation, and legal defense for claims made by third parties for pollution made by the members' waste generated at a covered location and received at a non-owned disposal site.
- ✓ Claims arising from pollution resulting from members' covered operations.
- ✓ Catastrophe management for assistance in handling public relations.

Limits

\$1 Million per pollution condition.

\$2 Million per named insured (Member) aggregate.

\$5 Million aggregate (pool) all pollution conditions, per policy term (12 months).

Member's Retention

\$50,000 per pollution condition.



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Please Note: All coverages are subject to the terms and conditions of the policy. CIRMA endeavors to accurately describe the benefits of this coverage in its literature.