Pollution Coverage

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.

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.

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.

Protecting over $16B in property and third-party exposures due to a covered pollution condition.
Paying out over $2M total in losses since 2012.
Pollution Coverage for 2019-20

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
$75,000 per pollution condition.

Reporting Requirements*

Emergency Response Cost
7 days following discovery, and no more than 30 days after expiration

Transportation Emergency Response Cost
14 days following discovery, and no more than 30 days after expiration

All Other Reporting and Cooperation
As soon as practicable after discovery, and no more than 30 days after expiration

*This is a claims made and reported program that covers only claims first made against the insured during the policy period and reported to the insurer, in writing, during the policy period or within thirty days thereafter, unless extended reporting period applies, subject to the other terms and conditions.