

CIRMA

Pollution Coverage

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

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

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.

* Chubb policy \$125,000 member retention per pollution condition, with CIRMA contributing **\$50,000** above the first \$75,000 to ease Members' financial responsibility.

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.

This material is intended for informational purposes only, and descriptions of insurance coverage are general in nature and are not to be construed as actual policy language.

This material does not amend, extend, or otherwise affect the provisions or coverages of any insurance policy issued by Connecticut Interlocal Risk Management Agency (CIRMA) or placed with a commercial carrier by CIRMA on the behalf of the CIRMA membership, nor is it a representation that coverage does or does not exist. Coverage depends on the facts and circumstances of each claim or loss, all relevant policy provisions and applicable law. Availability of any coverage referenced in this document depends on underwriting qualifications and Connecticut State and Federal regulations.

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CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY
545 Long Wharf Drive, 8th floor
New Haven, CT 06511
www.CIRMA.org
Rev. 061820