SITE POLLUTION LIABILITY TOOLKIT II

To meet our commitment to provide the broadest and most innovative pollution liability products available on the market, we are pleased to announce the release of The Hartford's Site Pollution Liability Toolkit II, our new industry-leading pollution liability policy for insureds that own, lease, rent or operate properties.

COMPREHENSIVE APPROACH FOR POLLUTION INSURANCE PROTECTION

Site Pollution Liability Coverage

- No scheduling required of insured sites (listed in the application)
- Third-party claims and first-party discovery trigger
- Discovery of both on-site and off-site pollution incidents
- Built-in Coverage A retroactive date to allow efficient tailoring of coverage

Off-Site Activities Coverage

- Broad all-encompassing coverage including, but not limited to, your contracting, transportation, non-owned locations and waste disposal sites
- No scheduling required
- No asbestos or lead exclusion

Emergency Cleanup Coverage

- Built into all coverages
- For costs incurred within 15 days. Not subject to written demand or sublimit

STANDARD COVERAGES ADDED BY ENDORSEMENT

- Environmental crisis management
- First-party business interruption
- Underground storage tanks

ADDITIONAL POLICY ENHANCEMENTS

- Separate defense limit
- Worldwide coverage territory
- Coverage A – Broad named insured status for owned entities
- Pollutants broadly defined including:
  - » Fungus and Legionnaires' disease, methamphetamines, low-level radioactive material, electromagnetic fields, medical infectious and pathological wastes
- Pollution incidents broadly defined including:
  - » Illicit abandonment, silt and sedimentation, and cyber incidents
- Restoration costs includes repair/replacement upgrades with materials meeting green standards
- Bodily injury (including medical monitoring, building-related illness)
- Property damage (including natural resource damage)
- Cleanup costs (including licensed site remediation professionals and other environmental professionals absent applicable environmental laws)
- Intentional acts exclusion, giveback for specific advice by counsel and emergency response
- Asbestos and lead coverage for bodily injury, property damage, cleanup of soil/groundwater and inadvertent disturbance
- Underground storage tanks giveback for septic tanks, sumps, oil-water separators, storm-water and waste water collection systems
- Professional exclusion with giveback for means and methods related to your work
- Broad givebacks for completed operations related to your work
- Waiver of subrogation and additional insured status for insured's clients where required by written contract
- Insured vs. Insured – giveback for claims initiated by additional insureds or that arise out of an indemnification given by one named insured to another named insured in an insured contract
- Fines and penalties exclusion limited to criminal
- Service of suit in any court of competent jurisdiction within the United States
- Claim notification as soon as practicable
- 90-day automatic Extended Reporting Period (ERP) and available supplemental ERP up to 36 months
- 90-day notice of cancellation except for failure to pay premium when due
- Non-auditable for premium

TARGET INDUSTRIES

- Retail and commercial real estate
- Institutional (educational, healthcare, municipalities)
- Warehouse/Distribution
- Manufacturing
- Downstream & renewable energy
- Transactional and redevelopment

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