

BEACON



HILL
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AUTOMOBILE LIABILITY, INCLUDING POLLUTION COVERAGE

This information is designed to give you a quick overview of the coverage and how it works. Please call 1-800-596-2156 with any further questions.

Overview of Auto, including Pollution

Automobile insurance coverage is typically required for companies; an Auto policy including Pollution is an ISO based Auto form including broadened pollution endorsements and any motor carrier filings.

Why is Auto/Pollution important?

- Auto insurance is a required coverage for companies using vehicles in their operations.
- The package may include Auto Liability, Physical Damages, Pollution, and Truckers General Liability coverage.

Who buys it?

- Emergency Response Contractors
- Environmental Contractors
- Transporters of Hazardous Materials
- Transporters of Hazardous Waste
- Tank Removal Contractors
- Chemical Manufacturers
- Chemical Blenders
- Chemical Transporters

Generally, we wish to see everything that is hauled in either a tanker trailer, chemical tote, or drum.

These may include:

- Fuels
- Lube Oils
- Resins
- Asphalt
- Emulsions
- Liquid Soap Solutions
- Some chemical/artificial food additives (but not liquid food products like milk, edible oils etc for the time being)
- Compressed gases such as Propane, LNG etc
- Carbon Black
- Carbon contaminated soils
- Contaminated industrial byproduct fluids
- Contaminated runoff water
- Crude
- Drilling Muds
- Hot waxes/other elevated temperature liquids
- Herbicides/pesticides
- Windshield washer fluids in bulk
- Acids of all types
- Ammonia
- Low level radioactive

Some materials are hazardous and are dry bulk.

These may include:

- Plastic Pellets
- Aluminum Dross
- Certain Fertilizers in bulk
- Non conductive powders

