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GENERAL LIABILITY AND PRODUCTS POLLUTION FOR MANUFACTURERS AND DISTRIBUTORS

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.

What is a General Liability/Products Pollution policy?

Products Pollution coverage is a package liability product available to many manufacturers and distributors. A combination GL/Products/Product Pollution Liability policy includes Bodily Injury/Property Damage and Clean Up coverage for third party claims. The Products Pollution coverage part can be provided by either a stand alone policy or by endorsement to the CGL and is available on an occurrence or claims made basis.

Why is Products Pollution important?

- It protects the insured against a product failure that may cause a pollution condition.
- Many General Liability and product policies deny coverage for Bodily Injury/Property Damage and Defense arising from the discharge of pollutants from a product.
- Most General Liability and Product policies deny Clean Up coverage claims that stem from a pollution condition.
- Distributors may not find protection from the manufacturer. Especially if the manufacturer is domiciled overseas.

Optional coverage enhancements:

- Sudden/accidental spill coverage for the insured's owned/leased premises.
- Gradual pollution coverage for long term soil/groundwater/air pollution issues coming from the insured's facility or warehouse.
- First and third party "over the road"/rail Transportation Pollution Liability
- Natural resources damage
- Loading/unloading pollution
- World wide protection
- Mold/indoor air quality coverage for the premises
- Vendors additional insured coverage
- Blanket waiver of subrogation
- Waste stream pollution coverage at non-owned locations.

Who buys it?

Classes of business typically needing Products Pollution coverage include:

- Industrial coatings: paints, varnish, sealers, and inks
- Adhesives: glue, caulk, and plastics
- Aerosols: storage and filling paints
- Biodiesels: ethanol and alternative fuels
- Lubricants: grease and other lubes
- Plastics: pellets, injection molding, etc.
- Rubber: recycling, injection molding, etc.
- Industrial soaps
- Solvents and the raw materials used in the solvent process
- Fertilizers
- Products that carry, contain, measure, move, or otherwise process pollutants such as: drums, tanks, pipes, tubing, pumps, valves, and compressors, or other machinery/equipment.

Manufacturers and distributors of imported or domestic products should be covered in the event of a products pollution claim. Distributors selling products made in a foreign country may find that these countries will not defend insurance claims relating to products being sold in the United States.

Cost and applications:

- Premiums start at \$10,000, plus tax and fee.
- Limits are available from \$1,000,000, up to \$10,000,000.
- Required Applications:
Please go to the Applications section of our website (www.b-h-a.com) and download the Products Pollution application.
- Coverage is offered by "A" rated carriers.

