



Premises Pollution Liability



Site Specific Pollution Liability, also known as Premises Pollution Liability, Environmental Impairment Liability (EIL), and Pollution Legal Liability (PLL), is designed to cover claims arising from pollution releases at, on, or emanating from a specific scheduled location. A “location” can be as broad as an entire piece of property or as narrow as a specified storage tank.

Why is Premises Pollution Liability important?

- Coverage is triggered either by a claim for damages from a third party, or by the discovery of contamination above “Action Levels” on the insured’s premises.
- “Action Levels” are a very important concept to understand. These levels are set in every community on a federal, state, or local level. They represent the allowable concentration of any contaminant for the area in which the contaminant is discovered.
- Policies clean up pollutants to the acceptable level dictated by the governing authority. In other words, if you have pristine land on which you spill diesel fuel, you will end up with whatever the allowable level of diesel fuel is by the governing authority.
- Coverage can be modified to cover only new conditions occurring from policy inception onward, or unknown pre-existing conditions, or both.
- Coverage can be constructed to apply to only OnSite Bodily Injury, Property Damage, and Clean Up, or only off site, or both.

Questions about EIL?

Contact Beacon Hill Associates:

Toll-free (800) 596-2156
 Email: info@b-h-a.com
 Website: <https://b-h-a.com>

Optional coverage enhancements:

- Can be packaged with Products Pollution.
- Mold/fungus coverage may be offered.
- Separate defense limits.
- Non-owned disposal site coverage.
- Business Interruption, Transportation Pollution Liability, etc.

Who buys it?

- Habitational risks, including apartments, colleges/boarding schools, hospitals, and senior care facilities.
- Property Owners, Operators, and Managers.
- Industrial facilities, including recyclers, storage sites, landfills, warehouses, etc.
- Any purchasers or sellers of properties.

Cost and application:

- Stand alone EIL currently costs as little as \$2,500.
- Deductibles start at \$2,500.
- Limits are available from \$500,000/\$500,000 to \$25,000,000.
- Required Applications:
 Please go to the Applications section of our site (<https://b-h-a.com>) and download the EIL application.