



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
- Many other enhancements
- Product recall

Who buys it?

Classes of business typically needing Products Pollution coverage include:

- Products that carry, contain, measure, move, or otherwise process pollutants such as: drums, tanks, pipes, tubing, pumps, valves, and compressors, or other machinery/equipment.
- 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

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 application:

- 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 (<https://b-h-a.com>) and download the Products Pollution application.

Questions about Products Pollution?

Contact Beacon Hill Associates:

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