

# One Can of Cleaner Could Do More Damage to Your Business Than a Fire



Specialized Pollution Insurance  
For Business



[www.inspartners.com](http://www.inspartners.com)



# Industries That Can Benefit:

- Assembly Manufacturers
- Chemical Manufacturers & Distributors
- Food & Beverage Manufacturers
- Material Recycling Centers & Solid Waste Transfer Stations
- Microchip & Electronics Manufacturers
- Petroleum Facilities including Refineries, Recyclers & Distributors
- Quarry & Mining Industries
- Agricultural Operations including Farms, Ranches, & Wineries
- Commercial Buildings
- Colleges & Universities
- Distribution & Self-storage
- Warehousing
- Habitational Buildings
- Medical Facilities
- Shopping Centers & Malls
- Construction



# Environmental Insurance Program

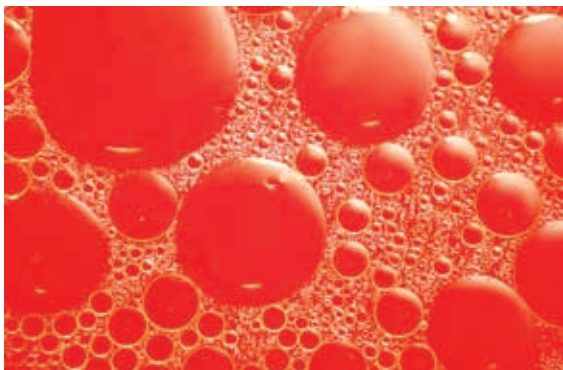


Pollution Liability insurance provides a sound solution to protect your company from loss and exposure

due to hazardous materials and pollution. Studies have shown a significant number of industrial and commercial companies are either unaware or uninsured for their pollution liability exposures.

With a growing list of hazardous substances being used in the workplace, traditional cleaners and solvents used in manufacturing could pose a serious liability threat to your company.

Even a minor exposure to the environment could cost hundreds of thousands of dollars. For example, consider the following actual case history.



# Actual Case History



A truck maintenance garage routinely washed waste degreasers, oils and lubricants into its sink and floor drains. These drains entered a septic tank and tile field which in turn drained to on-site soils. As a result, the soils became contaminated with a variety of oils, greases and solvents. During the costly cleanup and investigation, contaminants were discovered migrating off-site at a neighboring location. The neighbor filed a claim for cleanup costs that as settled in excess of \$300,000.

The sad fact is, their standard liability policy did not cover the loss which had to be paid by the company.



# Policy Features & Benefits

- Provides coverage for third party pollution legal liability (bodily injury and property damage and cleanup costs) and first party cleanup coverage in one form
- Coverage for expenses incurred in investigation, adjustment or defense of claims
- Policy trigger defined as the filing of a claim against the client for a pollution release or simple discovery of pollution on-site
- Sudden and gradual coverage
- Coverage can be tailored to meet individual state financial responsibility requirements





INSURANCE  
PARTNERS

[www.inspartners.com](http://www.inspartners.com)