

Keep it clean.

Environmental and Pollution Liability Insurance provides a comprehensive solution that addresses a range of environmental risks that are often not covered by General Liability or Statutory Liability policies.

Cover responds to loss, claim expense and business interruption costs, following a pollution incident, at or from a specified location, which may arise from both preexisting conditions and/or new conditions.

Additionally transportation cover can be included which covers loss and claim expense from a pollution incident during the transportation of goods, product, merchandise, supplies or waste in a conveyance.

BENEFITS



**Third Party
Bodily Injury**



**Clean Up
Costs**



**Third Party
Property Damage**



**Emergency
Response Expense**



**First Party
Clean Up Costs**



**Business Income and Business Extra
Expenses (specified location only)**



**Natural Resource
Damage**



**Statutory Liability
(on application)**

CLAIMS SCENARIOS

Diesel Spill

An open cast mine site has its own fuel tank and refuelling station to refuel machinery. Fuel is delivered by one of the insured's contractors. A spillage occurred and 5,000 litres of diesel escaped from the tanker, contaminating the surrounding soil and stream.



A loss adjuster reviewed the matter and considered remediation costs. The insured undertook the clean-up themselves and worked to restore the site. The Environmental Liability Fixed Site policy responded to cover the clean-up costs to the site of \$63,000. No prosecution by the local council as a result of the spill.