

CHEMICAL INDUSTRY

CLAIMSolutions

Highly Toxic Chemical Spilled During Transfer

When a pollution release, spill or other incident occurs, you want to make sure you have the carrier with the most experienced environmental claims counsel and technical consultants handling your claim. XL's Environmental group has 25+ years of environmental expertise. Our environmental claims staff has experience responding to and remediating pollution incidents as well as expertise in managing environmental litigation and interacting with regulators.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

"XL Insurance" is the global brand used by XL Group plc's (NYSE: XL) insurance companies. Coverages underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions

0-152-2_5/2010

THE CLAIM

Workers at an XL insured's chemical blending facility were transferring a highly toxic chemical, p nitro aniline (PNA), from 55-gallon drums into 2,000 lb. super sacks. During the transfer, an estimated 500 lbs. of this chemical was spilled, exposing the workers, the insured's property and neighboring properties to the hazardous chemical.

THE RESPONSE

As the release of a hazardous chemical occurred as a result of the insured's workers' handling of the chemical, our insured was responsible for the associated clean-up costs and expenses. XL claims quickly responded to the incident, hiring local defense counsel to coordinate activities with our insured. XL's environmental technical consultant worked with the insured and defense counsel to oversee the remediation, including the retention of an environmental remediation contractor to perform the decontamination and soil excavation activities occurring on the insured's property, clean-up of neighboring properties and long-term site monitoring.

THE SOLUTION

Our insured's Pollution and Remediation Legal Liability Policy paid \$1,500,000 in associated costs with respect to this release to resolve the claims for our insured.

For more information on how XL can help you manage your exposures, please contact your environmental underwriter or Sales & Marketing at:

800-327-1414

www.xlinsurance.com/environmental

