

CHEMICAL INDUSTRY

# CLAIMS Solutions

## Fire Caused Release of Ethyl Acetate

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*

0-152-3\_5/2010

### THE CLAIM

An XL insured chemical blending and distribution facility experienced a fire and explosion. The fire originated from the packaging area of the plant and occurred as an operator was filling a steel tote tank with ethyl acetate. The cause of the fire was a static electrical spark resulting from inadequate electrical bonding and grounding. In addition to the damage to the facility, an adjacent property owner made a claim against our insured for third party property damage and business interruption.

### THE RESPONSE

XL's environmental claims counsel and a technical consultant worked with the insured to handle the immediate on-site remediation activities. Local defense counsel was retained to represent our insured. Experienced environmental remediation consultants/contractors were retained to respond to the on-site remediation, air monitoring and third party off-site remediation.

XL also helped the insured assess its other facilities for the same issue and retained a third party consultant who issued recommendations to the insured in an effort to help prevent a similar occurrence at another location.

### THE SOLUTION

Our insured's Pollution and Remediation Legal Liability Policy paid \$550,000 to resolve this pollution release. The insured also implemented the third party consultant's recommendations for its other facilities.

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](http://www.xlinsurance.com/environmental)



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