

CHEMICAL INDUSTRY

# CLAIMSolutions

## Contamination of Soil and Groundwater

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*

### THE CLAIM

An XL insured retail agricultural-chemical distribution facility selling bulk fertilizers, pesticides and herbicides was inspected by a state environmental protection agency (EPA). The EPA inspection found several fresh spills of liquid and dry fertilizers at various locations around the insured's property. Soil samples indicated widespread concentrations of nitrates, sulfates, total dissolved solids, chlorine and fluoride above screening levels for soil and groundwater. The EPA issued a notification of discharge (NOD) to our insured and required a corrective action plan (CAP) to address the contamination at the site.

### THE RESPONSE

XL's environmental claims counsel and a technical consultant worked with our insured to respond to the EPA, develop an EPA approved CAP and retain a qualified environmental remediation consultant/contractor to implement the CAP. The CAP was completed and approved by the EPA.

### THE SOLUTION

XL paid over \$600,000 under our insured's Pollution and Remediation Legal Liability Policy to address all associated costs and expenses with the clean-up of the insured's property.

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)

