

CHEMICAL INDUSTRY

CLAIMS Solutions

Fire Suppression Water Spreads Chemical Contamination

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

0-152-5_5/2010

THE CLAIM

An explosion and a series of fires occurred at an XL insured's chemical plant. The explosion occurred while workers were unloading chemicals from train cars. The fire department responded to the scene. Fire suppression water flowed one mile away onto an adjacent property, contaminating the adjacent location. Our insured sought recovery for costs and expenses that would be incurred for on-site and off-site remediation.

THE RESPONSE

XL's environmental claims counsel and a technical consultant worked closely with our insured to manage the remediation of the insured's property, as well as the adjacent property owner's location. XL's Environmental claims retained a qualified environmental remediation contractor to clean-up the contamination and an industrial hygienist to perform air monitoring activities.

THE SOLUTION

Our insured's Pollution and Remediation Legal Liability Policy paid over \$550,000 in associated costs and expenses with respect to this release on behalf of 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

