ENVIRONMENTAL FACILITIES

CLAIMSSolutions

Waste Facility Allegedly Caused 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

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THE CLAIM

A class action lawsuit from 68 claimants was filed against an XL insured waste facility alleging that the insured contributed to contamination (oil residue, biocides, acids, mercury, lead, diesel fuels, metals, radioactive materials and hydrocarbons) at a waste disposal pit owned by the insured. The class action alleged that contamination from the site emanated onto the claimants' properties, contaminating their homes, crops, livestock and personal property.

THE RESPONSE

XL's environmental claims counsel worked with the insured to formulate a defense to the allegations and investigate the claims made. XL retained local defense counsel to defend the insured's interests with respect to the lawsuit filed.

THE SOLUTION

XL's claims counsel and defense counsel worked collaboratively with the insured through the discovery phase of the litigation. Approximately a year after filing the class action lawsuit, the claimants and their counsel voluntarily dismissed the action for lack of evidence against the insured. XL paid for the insured's defense counsel fees and costs in the amount of $75,000 under the insured's Pollution and Remediation Legal Liability Policy.

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

25+ Years Environmental Insurance Expertise

XL INSURANCE