ENVIRONMENTAL FACILITIES

CLAIMSSolutions

Waste Treatment Facility Fire Causes 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

An explosion and fire occurred at an XL insured waste treatment facility due to a fire in an on-site trailer containing waste drums. The drums contained lab-packed chemicals including solvents. Between 30,000 and 40,000 gallons of fire water was generated in fire extinguishing efforts. The fire water was retained on the site due to a storm water system and containment dikes. There was no off-site migration of the fire water.

THE RESPONSE

XL's environmental technical consultant worked closely with the insured following the incident. The technical consultant assisted the insured with oversight of the cleanup at the facility. Most of the water and spilled chemicals were contained on concrete and asphalt, so there were only minor soil affects. Approximately 20 cubic yards of waste were generated from superficial scraping of soils and the parking lot. Free products were recontainerized, as well as cleaned and decontaminated.

THE SOLUTION

XL paid over $250,000 under the insured's Pollution and Remediation Legal Liability Policy for the emergency response and subsequent cleanup of the insured's facility.

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