

## ENVIRONMENTAL FACILITIES

# CLAIMS Solutions

## Elevated Levels of VOC at Landfill

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 claim from the regional water quality control board (RWQCB) was initiated for the discovery of elevated levels of volatile organic compounds (VOC) in the groundwater at a garbage company landfill property of an XL insured. Disposal operations at the site had been ceased for over 20 years. VOCs were historically reported at the site upon implementation of groundwater monitoring activities upon closure. During the insured's environmental consultant's sampling under an approved, on-going Corrective Action Monitoring Program, unexpected elevated levels of VOCs were reported in the groundwater sampled. The RWQCB required further investigation and the implementation of a remediation work plan.

### THE RESPONSE

XL's environmental claims counsel and a technical consultant worked with the insured and the insured's environmental consultant to prepare a remediation work plan for submittal to the RWQCB for approval.

### THE SOLUTION

The insured's Pollution and Remediation Legal Liability Policy responded to the insured's claim report. Experienced XL environmental claims counsel and technical consultant assisted the insured and their environmental consultant with the claim asserted by the RWQCB and with the preparation of a remediation work plan to address the elevated levels of VOCs in the groundwater. All costs and expenses associated with the remediation are expected to fall within our insured's self-insured policy retention.

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)

