ENERGY INDUSTRY

CLAIMSSolutions

Arsenic Groundwater Contamination at Ethanol Plant

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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COVERAGE NEED

A potential XL insured, an alternative energy company, was developing a site for an ethanol production facility. The owners had concerns regarding known arsenic contamination in groundwater from an adjacent Superfund site and desired full Pollution and Remediation Legal Liability coverage from XL. The facility had a need to dispose of untreated groundwater from on-site dewatering wells in the shallow aquifer in an on-site storm water pond; however, the owners recognized that low concentrations of contaminated groundwater could result in a perceived ongoing release from their property and future liability from federal and state environmental agencies.

THE UNDERWRITING RESPONSE

XL's environmental risk control group conducted a proactive on-site risk engineering survey during the underwriting process. A review of available environmental site assessments and groundwater monitoring reports was also conducted, along with a review of information available through the public domain. The data review indicated the arsenic levels found in the storm water pond and adjacent stream receiving storm water effluent were within state risk based standards.

THE UNDERWRITING SOLUTION

With the positive analysis concerning on-site impact of arsenic groundwater contamination and overall management of operational risks at the site, XL was able to create a policy to meet our insured's needs offering full coverage terms at the $15,000,000 policy limit required by the company.

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