



Environmental Case study

Dust

XL Insurance

Contacts

Simon Harwood-Matthews

simon.harwood-matthews
@xlgroup.com

Robert Potter

robert.potter@xlgroup.com

Simon White

simon.white@xlgroup.com

Graham Withers

graham.withers@xlgroup.com

Laurent Gangiotti

laurent.gangiotti@xlgroup.com

XL Insurance is a registered trademark of
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This case study demonstrates how XL Insurance's Environmental Impairment Liability insurance responded to a pollution condition providing clean up costs and access to technical expertise.

The tenant of a property insured by XL Insurance complained of dusty conditions in its work area. Sampling of the dust revealed that it was laden with potentially dangerous heavy metals including arsenic, cadmium, chromium and lead.

To reduce the property owner's potential liability to its tenant (e.g. in respect of property damage, bodily injury and consequential losses) XL Insurance retained an environmental specialist to perform a clean up of the dust, allowing the tenant to return to its work on the property without significant loss of time or business interruption.

The property owner's PARLL policy afforded coverage for investigation of the dust condition as well as remediation of the property. Had a claim been made by the tenant for bodily injury, property damage or consequential losses, the EIL policy would have covered this.

The prompt retention of a qualified environmental consultant, and coordination of the investigation and remediation works, minimised the disruption of the tenant's business activities and other potential liabilities faced by the property owner.

If you would like to discuss how XL Insurance's dedicated EIL business unit can assist, please do not hesitate to contact one of the team listed.