



Environmental Case study

Steel recycling facility – first party business interruption

XL Insurance

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XL Insurance is a registered trademark of
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This case study demonstrates how XL Insurance's Environmental Impairment Liability Insurance provides cover for first party business interruption costs following a pollution condition.

A steel recycling operator insured by XL Insurance inadvertently accepted a load of scrap metal which contained a radioactive source.

The load entered the site in the normal way but the radioactivity was only detected in this instance once it had entered the smelter.

The source then set off low-level radioactivity detector alarms which required the immediate shut down of the facility.

XL Insurance's EIL policy responded by providing the operator with cover for first party business interruption immediately following the policy deductible of 7 days.

Cover was provided until such point that the facility had been decontaminated and the radioactive material suitably dealt with.

If you would like to discuss how XL Insurance's dedicated EIL business unit can assist in providing first party business interruption following an environmental pollution condition, please do not hesitate to contact one of the team listed.