



POLLUTION PROTECTION FOR REAL ESTATE

Our Real Estate Business program provides unique insurance and loss control solutions to real estate owners, developers and lenders. For more information, please visit our website at www.xlenvironmental.com/res.

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TARGET MARKETS

- Real estate developers and investors
- Real Estate Investment Trusts (REITS)
- Banks
- Life insurance companies
- Pension funds
- Continuing care facilities
- Retailers

POLLUTION PRODUCTS AVAILABLE

- Pollution and Remediation Legal Liability (PARLL)
 - Provides coverage for loss, remediation expense and legal expense under one policy for sudden and gradual pollution conditions at or from covered locations.
- Real Estate Lender's Policy (RELPL)
 - Provides first- and third-party pollution coverage and mortgage impairment coverage for banks/lenders

ENHANCEMENTS AVAILABLE

- Business Interruption and Extra Expense, including loss of rental value
- Diminution in value
- Divested property coverage
- Asbestos/lead-based paint coverage for third-party bodily injury/property damage/related legal expenses
- Midnight dumping coverage
- Mold coverage

RISK CONTROL SERVICES

A broad range of services are available to minimize losses and protect profitability, including: pre-acquisition site inspections/reviews of environmental reports; due diligence assistance; development/maintenance of databases concerning environmental status of owned properties; site inspections prior to tenant occupation; risk management programs; health & safety training; compliance assistance

CLAIMS SERVICES

Specialized claims handling with cost-effective solutions to litigation and remediation problems associated with an incident. Technical expertise, a nationwide network of remediation contractors and environmental attorneys, effective cost recovery strategies and responsiveness assist in minimizing the overall financial risk associated with a loss.

INFORMATION NEEDED TO QUOTE

- [XL Insurance Facilities Pollution Application](#)
- For single sites: Environmental Site Assessment
- For Portfolios: Property spreadsheet showing addresses, square footage of each building (for preliminary indication)
- 3 years currently valued loss runs

"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.

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.

Information accurate as of June, 2009.