



## Environmental Commercial Business Unit

# POLLUTION PROTECTION FOR SMALL TO MID-SIZE BUSINESSES

Rely on *Real People for Real Service* to discuss pollution exposures from your insured's operations, the materials that they store/handle and even their property's history. Most general liability policies do not cover pollution losses. Without protection, your insured's business faces enormous consequences:

- Cleanup costs
- Third-party bodily injury and property damage
- Legal defense expense claims

You know you're protecting your insured's business and have appropriate pollution coverage when you work with our underwriters. Contact XL for solutions by *Real People* with *Real Service* for small to mid-size businesses. Let us help you manage your pollution risks and protect your insured's bottom line.

### COVERAGE

Our specialized Pollution and Remediation Legal Liability (PARLL) policy provides coverage for loss, remediation expense and legal defense under one form:

- Bodily injury and property damage
- Coverage for remediation expense due to pollution conditions on, at, under or emanating from covered location(s)
- Legal defense for pollution conditions resulting at or from the insured's covered location(s)
- Admitted product offered in most US states and also offered in Canada

### SERVICE COMMITMENT

- 24 hour quote turn-around
- Policy issuance within 30 days
- Centralized and streamlined process for consistent delivery and response
- Experienced underwriters, loss control and claims team dedicated to servicing the unique needs of small to mid-sized businesses
- *ONCall*: A nationwide hotline available 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation
- Claims handling by experienced scientists, engineers and attorneys for fast and efficient resolution of complex environmental issues

### LIMITS

\$500,000 to \$2 million

### SIR

\$25,000

### MINIMUM PREMIUM

As low as \$2,500 based on class of business

### POLICY TERM

One year policy with an easy second year renewal process via certificate

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## OUR CUSTOMER FOCUS

XL's Environmental Commercial Business Unit provides pollution policies tailored to the following classes of business with up to 5 locations:

- General dry goods warehouses
- Golf courses
- Office/Retail facilities
- Medical offices

## ABOUT XL INSURANCE

The XL Insurance companies are global providers of risk management solutions for leading industrial and commercial businesses. As members of the XL Capital group, we offer a broad portfolio of high quality insurance products and related services including property, casualty, professional and specialty coverages. The XL Insurance companies have the financial and intellectual strength to provide superior, long-term support to our customers, and are recognized as having highly experienced risk professionals and offering large capacity and financial strength. Through its operating subsidiaries, XL Capital is a leading provider of global insurance and reinsurance coverage and services to industrial, commercial and professional service firms, insurance companies, and other enterprises on a worldwide basis. More information about XL Capital Ltd is available at [www.xlcapital.com](http://www.xlcapital.com).

## CONTACT

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For more information about Environmental Underwriting, contact:

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[www.xlinsurance.com/environmental](http://www.xlinsurance.com/environmental)

For information about other XL Insurance products, call 800-609-2518 or visit [www.xlinsurance.com](http://www.xlinsurance.com).

*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.*

*Information accurate as of July, 2009.*