



POLLUTION PROTECTION FOR REAL ESTATE TRANSACTIONS

The XL Insurance Environmental group's Real Estate Transaction Risk program specializes in providing unique and flexible solutions and risk transfer products for mergers and acquisitions, property transactions, Brownfields (former industrial properties with known or suspected contamination issues), BRACS (Base Realignment and Closure Sites) and other forms of real estate.

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TARGET MARKETS

- Real Estate Transactions
- Mergers & Acquisitions
- Brownfields Remediation and Redevelopment
- BRACS/Closed Military Bases

POLLUTION AND REMEDIATION LEGAL LIABILITY (PARLL)

COVERAGES INCLUDE

- First-Party Discovery and Third-Party Triggers for Remediation Expense*
- Third-Party BI, PD & Defense*
- Legal Defense Expense
- Contingent Third-Party Transportation
- Third-Party Business Interruption & Diminution of Value
- Natural Resources Damages

* on and off covered locations

COVERAGE ENHANCEMENTS AVAILABLE

- Abandoned Materials / Midnight Dumping
- Non-owned Disposal Sites (NODS)
- Third-Party BI, PD & Defense for asbestos-containing materials and/or lead-based paint
- Third-Party BI, PD & Defense for known pollution conditions
- Automatic coverage for newly-acquired locations
- Excess of Indemnity coverage
- Mold/Legionella

RISK CONTROL SERVICES

A broad range of services are available to minimize losses and protect profitability, including: Proactive Engineering Evaluation, Environmental Assessments, Industrial Hygiene, Process Safety, Health & Safety Training, Emergency Planning, Transportation Safety.

CLAIMS SERVICES

A nationwide network of remediation contractors and specialized attorneys finds cost-effective solutions for litigation and remediation expenses, minimizing the overall financial risk associated with a loss.

CLAIMS SOLUTIONS AT WORK

Class Action Suit – An XL Insured purchased property formerly used as a testing facility. Nearby residents filed suit, claiming BI & PD as a result of trichloroethylene (TCE) contamination emanating from the property. Expert claims counsel accurately assessed the extent of liability and settled the litigation for \$800,000 for all costs and expenses.

Visit our website for more details on this and other claims solutions.

INFORMATION NEEDED TO QUOTE

[XL Insurance Facilities Pollution application](#), plus Phase I/II environmental reports, financials, purchase and sale agreements and indemnifications (if applicable)

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