



ALLIANZ COMMERCIAL

Environmental Liability

Do you think you're covered?

The pollution gap in your commercial insurance policy(s) may be the 'dirty' void that reduces your company's bottom line. In response to the dramatic shift in the U.S. political landscape of environmental regulation, the ISO "absolute pollution exclusion" was rushed to the market in 1985. This exclusion is intended to broadly exclude bodily injury and property damage loss arising out of the release of a pollutant with NO distinction of a gradual or sudden release and specifically excluding clean-up costs or similar costs to address pollution. According to the United States Courts Federal Judicial Caseload Statistics, "cases related to environmental matters jumped 107 percent (up 819 cases)" in 2017. The EPA estimates that over \$1 billion a year is spent by state fund programs to address underground storage tank releases alone. In light of the ever-increasing environmental litigation and clean-up costs, please take a moment to reflect on the following questions:

Standard & Poor's

AA

A.M. Best

A+



Do you think your general liability insurance provides defense for a pollutant released at your business?

Standard ISO "absolute pollution exclusion" excludes most bodily injury and property damage loss arising out of the release of a pollutant emanating at or from your premises.



Do you think your general liability insurance provides clean-up costs for a pollutant released at your business?

Standard ISO "absolute pollution exclusion" excludes clean-up costs arising from a pollutant emanating at or from your premises.



Do you think your general liability policy covers pollutants resulting from your business' waste stream?

Standard ISO "absolute pollution exclusion" excludes most loss from waste arising from a pollutant.



Do you think your property policy covers business interruption expense resulting from a pollution event?

Standard property policies exclude loss from "environmental pollution".

An Allianz Commercial Environmental Liability policy can offer broad coverage for these and a wide range of other premises and off premises pollution scenarios.

The Allianz Environmental Practice Group has the technical expertise and underwriting experience to provide comprehensive EIL solutions for most clients – contact us to learn more.

About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world's leading insurance brand, we help our customers prepare for what's ahead.

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