

# ENVIROSURE PREMISES ENVIRONMENTAL LIABILITY

## POLLUTION AND ENVIRONMENTAL DAMAGE



Cansure's Premises Environmental Liability solutions are designed to respond to pollution and environmental damage arising from the Insured's properties and associated business activities.

The insured can select which of their sites are to be included as insured premises, with a broad menu of coverage available. Policies are underwritten by a specialist Environmental Impairment Liability (EIL) team. This underwriting expertise is combined with a focus on flexibility, responsiveness and service.

### KEY ASPECTS OF OUR COVERAGE (Subject to Policy Wordings)

- Clean-up costs imposed on the insured by regulators, including those incurred by the regulators themselves – covers remediation of the insured's own property and any other land, water or natural resources impacted offsite
- Liability for third-party bodily injury, property damage (including loss of use and diminishment in value), nuisance and clean-up costs
- Emergency expenditure in responding to an incident
- Costs and expenses for all insured sections, including investigation, adjustment and legal defence
- Spill response hotline available 24/7 as listed on the policy
- Extended reporting is offered for 90 days automatically with option to extend for up to 36 months
- Automatic coverage for non-owned disposal sites subject to certain criteria
- No cap or sub-limit on remediation costs (i.e. full policy limits available)

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### FEATURES

The policies have been designed to keep pace with the need to provide adequate safeguards in this constantly changing environment, and provide the following benefits:

- Pollution can be sudden or gradual, thereby creating greater certainty for the named insured
- In addition to civil/tort law, policies are specifically designed to respond to broad and changing environmental law
- Cover for historic pollution can be offered with periods of up to 10 years, with 5-year terms for operational 'new' incidents
- Coverage can be offered on a standalone basis or combined with many other products offered by Cansure, including General Liability and Property Damage.

### Program Structures

- Limits to \$30 million each incident, costs inclusive. Larger aggregate limits are available
- Policies written on a claims made basis, except Contractors single project programs are also available on an occurrence basis
- Minimum \$2,500 deductible, and flexible premium options available

**For more information, contact your  
underwriter or send an email to:  
[info@cansure.com](mailto:info@cansure.com)**

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