



Product Profile

Pollution Legal Liability

Environmental liabilities present a growing risk to businesses. Heightened levels of public awareness and developing environmental regulation have made businesses more responsible for environmental damage, pre-existing or new. The PLL policy enables companies to protect against costs of clean-up, bodily injury and third-party property damage, by providing an insurance policy allowing the insured to design a programme suitable for their pollution insurance needs.

Select Cover

Our flexible PLL policy features the following cover choices:

- New pollution conditions
- Unknown pre-existing conditions
- On and off-site clean-up costs
- On and off-site third party liability (bodily injury and property damage)
- First party business interruption
- Restoration or remediation of environmental damage
- Defence and assessment of claims
- Transported cargo

Additional Specific Covers Available:

- Third party Waste Disposal sites
- Multi-year policy terms
- Non-pollution environmental damage

Key Exclusions

- Fines and penalties
- Material change in use
- Prior knowledge
- Intentional non compliance
- Identified Underground Storage Tanks
- Known pollution conditions

Target Market

- Manufacturing and industrial facilities
- Owners of property portfolios
- Developers, buyers, sellers and owners of contaminated land (including companies undertaking mergers or acquisitions)
- Company investors and potential polluters.

Underwriting Capacity

We can provide maximum limits up to £40 million or \$50 million

PLL is one of a range of environmental impairment liability products from AIG Europe Limited. This is a summary only. Exclusions apply. Scope and terms are subject to the terms and conditions of the policy. A specimen policy is available on request.

Product Profile

Pollution Legal Liability

London
58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000

Belfast
Forsyth House, Cromac Sq
Belfast BT2 8LA
Tel: 02890 726002

Birmingham
Embassy House,
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471

Bristol
Ten Victoria Street
Bristol BS1 6BN
Tel: 0117 329 1065

Chelmsford
Victoria House
4th Floor, Victoria Road
Chelmsford, Essex CM1 1JR
Tel: 01245 707 400

Croydon
2-8 Altyre Road, Croydon
Surrey CR9 2LG
Tel: 020 8681 2556

Glasgow
Centenary House
69 Wellington St
Glasgow G2 6HJ
Tel: 0141 303 4400

Leeds
5th Floor Gallery House
123-131 The Headrow
Leeds LS1 5RD
Tel: 0113 242 1177

Manchester
4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521

Newcastle
Suite 442, 4th Floor,
Collingwood House
38 Collingwood Street
Newcastle upon Tyne NE1 1JF
Tel: 0191 206 4091

Reading
Soane Point, 6-8 Market Pl
Reading RG1 2EF
Tel: 0118 964 2600

Broker Facts

Pre-Existing Pollution	PLL covers pre-existing pollution conditions, this can be both on or under the owned property as well as having migrated to a third party site.
Environmental Damage	PLL covers provisions of the Environmental Damage Regulation 2009, including liability for damage to biodiversity and other new provisions such as complementary and compensatory remediation resulting from the covered operations.
Gradual Pollution	PLL covers liabilities for gradual pollution (often excluded by general liability policies) as well as sudden and accidental pollution.
Third Party Liability for bodily injury and property damage	PLL covers third party liability for bodily injury and property damage arising from pollution conditions resulting from the covered operations.
Nuisance Claims	PLL covers claims arising from statutory, public or common law nuisance resulting from the covered operations.
Clean-up Costs	PLL covers the costs of cleaning up pollution resulting from the covered operations.
Mitigation Expenses	PLL covers the costs of urgent action required to avoid or minimise the effects of pollution.
Bespoke Wording to meet Contractual Requirements	For complex risks and to meet contractual requirements, AIG take a flexible approach to ensure client' needs are met.
M&A	With large areas of both the UK and continental Europe affected by pollution from historical land use, environmental liability is an issue for just about every property transaction. Coverage can be tailored to specific sites and contractual obligations as well as statutory liability.



Bring on tomorrow

www.aig.com

American International Group, Inc. (AIG) is a leading international insurance organisation serving customers in more than 130 countries and jurisdictions. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

This material is for information purposes. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. and may not be available in every jurisdiction. For additional information, please visit our website at www.aig.com.

Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB

AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.