

## POLLUTION APPETITE GUIDE

*BHSI's approach is to make comprehensive pollution coverage accessible to our business partners by providing gradual pollution coverage as an enhancement to our standard casualty products. BHSI can also provide excess capacity over competitors combined form and monoline pollution products including Pollution Legal Liability and Contractor's Pollution Legal Liability.*

### MINIMUM PREMIUMS

\$25,000 per policy (includes GL premium)  
\$1,000 per million

### CAPACITY

\$25 million primary or excess capacity  
Additional limits for selected classes

### FORMS

Primary GL  
Lead Umbrella  
Follow Form Excess

### TARGETED CLASSES

Premises and Products	Construction
Manufacturing	General Contractors
Distributors	Trade Contractors
Energy	Owner Controlled Insurance Programs
Real Estate	Contractor Controlled Insurance Programs

### PRODUCT HIGHLIGHTS

Coverage for gradual events  
Dedicated pollution limits  
Affirmative coverage for clean-up costs  
Flexible limit options  
Defense inside limits

### PROHIBITED CLASSES

Hazardous waste disposal facilities  
Redevelopment (non-construction)  
Service stations  
Airports  
Dry cleaners  
Animal farms

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# BHSI

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In Canada it underwrites on the paper of National Liability & Fire Insurance Company, a part of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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