



# Pollution liability

## Site

Product brochure  
Canada

### Overview

Our site pollution liability (SPL) policies address the core pollution risks faced by any company operating from a site they own, lease or control or from transportation activities they perform in connection with that business. This includes the costs to clean up their own property or surrounding land and water, liability for third party bodily injury, property damage and cleanup costs, damage to natural resources, plus costs incurred in responding to an emergency.



### About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](#).

### Contact



**Wayne Harrington**  
Head of Property & Casualty

[pollution@cfcunderwriting.com](mailto:pollution@cfcunderwriting.com)  
+44 (0)207 469 9203

## Coverage highlights

### Cleanup costs

Activities at your site can result in a pollution event, which impacts the property itself and may also migrate offsite, affecting neighboring land or water. We provide 'first party' cover for the costs of cleaning up the pollutants on and offsite, along with any associated costs and expenses.

### Third party liability

Where pollution migrates away from your site it can result in damage to someone else's property or a need to clean it up. The pollution event may also cause injury to third parties both on and offsite. Our policy responds to claims from third parties seeking compensation and covers the associated costs and expenses.

### Transportation liability

Movement of goods, waste or other cargo will often form part of your business, whether performed by your or on your behalf. Our policy responds to claims for third party injury, property damage, cleanup and regulatory actions where pollution arises from transportation activities.

### Natural resource damage liability

Site operations and transportation activities may result in significant damage to natural ecosystems and biodiversity leading to action being taken by regulatory authorities. Our policy will cover the cleanup and restoration costs required by law, plus associated costs and expenses.

### Emergency costs

A quick response is key when a pollution event occurs to prevent it migrating to other areas or otherwise increasing in severity. Our policy reimburses you for the costs of actions taken to mitigate the pollution event where it poses an imminent and significant threat to the environment or other people and their property.

### Key benefits

- Clean up of property follows discovery of pollution – no regulatory investigation required
- Includes costs to restore your property damaged as a result of cleanup works
- Clean up of asbestos in soil and water included
- Cover for fines and penalties where insurable by law
- Cover for non-owned disposal sites available
- Policies on a primary or excess follow-form basis
- Retroactive cover provided
- Emergency costs covered to full policy limits
- Extended reporting period of 90 days as standard

## Appetite

### What we love

- Commercial real estate
- Depots & yards
- Manufacturing
- Port terminals
- Power generation (other than coal)
- Retail, office and leisure
- Warehousing & logistics
- Waste transfer sites

### What we consider

- Bulk storage of fuels and chemicals
- Garages/repair shops
- Non-hazardous waste disposal sites / landfills
- Refineries
- Transloading facilities
- Waste treatment facilities

### What we ordinarily decline

- Gas stations with underground tanks on a primary basis
- Hydraulic fracturing operations
- Mining
- Offshore oil & gas
- Oil & gas pipelines (beyond site boundaries)
- Pulp and paper manufacturing
- Residential heating oil tanks
- Water utilities on a primary basis

### Limits and deductibles

- Policy limits to \$15m
- Deductibles starting from \$2,500

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*