



Pollution liability

Site

Product brochure
United Kingdom

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, environmental damage and 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 and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

Contact



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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 neighbouring land or water. We provide 'first party' cover for the costs of cleaning up the pollutants on/ offsite, along with any associated costs.

Third party liability

When pollution migrates away from your site it can result in damage to another property or a need to clean it up, it may also cause injury to third parties both on/ offsite. Our policy responds to claims from seeking compensation and covers the associated costs.

Transportation liability

Our policy responds to claims for third party injury, property damage, cleanup and regulatory actions where pollution arises from transportation activities.

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.

Environmental damage liability

Site operations and transportation activities may result in significant damage to natural habitats, protected species and other biodiversity, leading to action being taken by regulatory authorities. Our policy will cover full liability under the Environmental Damage Regulations and other environmental law.

Key benefits

- Property cleanup after discovery of pollution – no regulatory investigation required
- Includes costs to restore your property damaged as a result of cleanup works
- Cleanup of asbestos in soil and water included
- Policies on a primary or excess follow-form basis
- Retroactive cover provided
- Emergency costs covered to full policy limits
- Environmental damage cover is not limited to pollution events
- Covers costs to prevent or mitigate an environmental damage event
- Environmental damage costs include primary, complementary and compensatory remediation
- Extended reporting period of 90 days as standard

Appetite

What we love

- Commercial property
- 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 landfill sites
- Refineries
- Waste treatment facilities

What we ordinarily decline

- Petrol 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 £10m
- Deductibles starting from £2,500

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