

ENVIRONMENTAL INSURANCE

Philadelphia Insurance Companies' Premises Environmental Coverage is designed to protect insureds from bodily injury, property damage, remediation expenses, defense, and other costs associated with the release of contaminants into the environment.



SCENARIO: POLLUTION LEAK

A storage tank located adjacent to a river released its contents into the river, damaging the eco-system, contaminating the drinking water, saturating the soil around the tank and along the riverway with product waste, and damaging boats and other recreational equipment in the area.



OUTCOMES

Several remediation steps had to be taken after the spill including ecological restoration to restore fish populations and river flora, excavation and removal of the contaminated soil around the tank and along the riverway and the drinking water system needed to be cleaned. Property damages were also paid including supplying bottled water to all residents until the contamination passed and cleaning the damaged boats and recreational equipment.

**Big pollution events can cost millions of dollars.
How can a company afford that cost?**



The company has enough cash to cover the damages - but unexpected costs negatively impact operations



The company doesn't have enough cash and goes bankrupt, leaving damages behind



The company has environmental insurance, allowing for clean-up and continued operations

OUR PRODUCTS



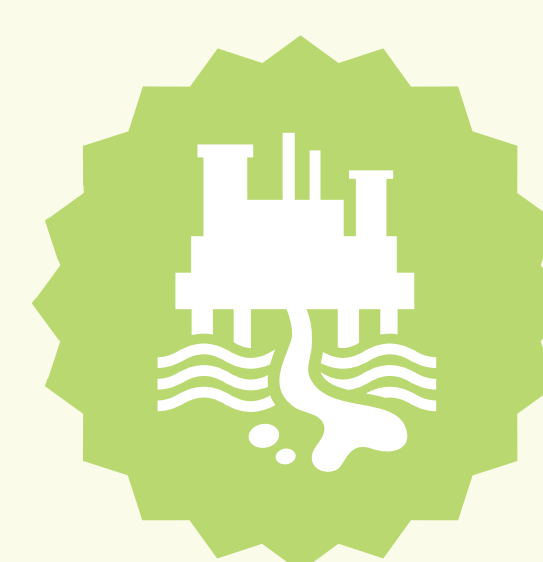
Contractor Environmental Coverage (CEC)



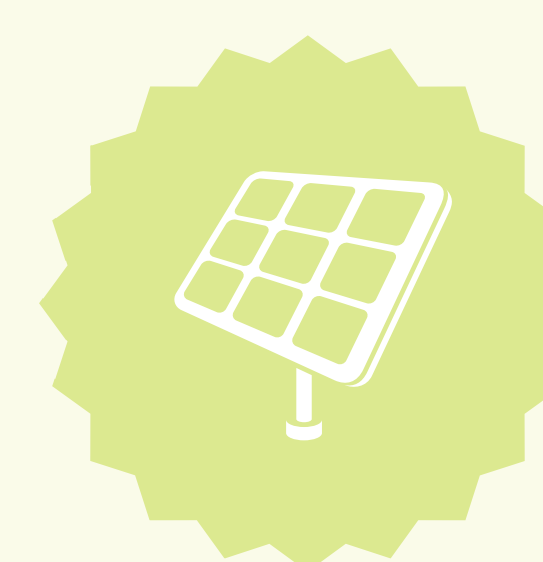
Contractor Environmental & Professional Coverage (CEPC)



Storage Tank Environmental Policy (STEP)



Premises Environmental Coverage (PEC)



Environmental Casualty Package (EPAC)