

# Public Entity Pollution Liability

## COVERAGE SUMMARY

### INSURER:

Alliant Property  
Insurance Program  
(APIP) – Lloyd's of  
London

### POLICY TERM:

July 1, 2015 to  
July 1, 2016

### RETROACTIVE DATE:

July 1, 2011



### QUESTIONS:

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### COVERED LOCATION:

1. All locations included on the Member's Property Schedule
2. Any non-owned disposal site – *for third-party claims only*

### COVERED OPERATIONS:

Covered operations means transportation and any operations that are identified in the application and any supporting documentation provided prior to the inception date, which are performed by or on behalf of a named insured outside the physical boundaries of a covered location. Includes spraying operations, street construction and repair, utility construction and repair, and refuse collection.

### COVERAGE:

This policy provides coverage for:

1. Third party bodily injury or property damage, remediation costs and associated legal defense expense arising out of a pollution condition on, at, under, or migrating from a covered location, provided that the pollution condition commences on or after the retroactive date
2. Third party bodily injury, property damage, remediation costs and associated legal defense expense resulting from a covered operation, provided that the pollution condition commences on or after the retroactive date.
3. An actual business interruption loss resulting from the discovery of a covered pollution condition
4. Catastrophe management costs
5. Emergency response costs

### LIMITS:

\$7,000,000	Per Pollution Condition (Covered under two separate policies)
\$7,000,000	Per Pool Aggregate
\$7,000,000	Business Income & Extra Expense
\$500,000	Catastrophe Management Expense
\$4,500,000	Fungi and Legionella

### SELF-INSURED RETENTION:

\$50,000	Per Pollution Condition – Auxiliary Organizations (for the first \$5,000,000 of the loss)
\$75,000	Per Pollution Condition – Auxiliary Organizations (for losses in excess of \$5,000,000 up to \$7,000,000)
3 Days	Business Interruption (plus 4 additional days if the loss is in excess of \$5,000,000)
\$100,000	Catastrophe Management Expense
\$750,000	Underground Storage Tanks

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### EXCLUSIONS:

1. Asbestos
2. Contractual Liability
3. Divested Property
4. Employer's Liability
5. Failure to Follow Asbestos and/or LBP Management Plan
6. Fines and Penalties
7. First Party Property Damage – *Does not apply to remediation costs*
8. Fraud or Misrepresentation
9. Insured's Internal Expenses
10. Insured vs. Insured
11. Intentional Non-Compliance
12. Landfills and Recycling Facilities – *leased, owned or operated*
13. Lead-Based Paint
14. Material Change in Risk
15. Naturally Occurring Materials
16. Pre-Existing Conditions
17. Products Liability
18. Professional Liability
19. Regulatory Compliance
20. Underground Storage Tanks
21. Vehicles
22. War or Terrorism
23. Work Product

### HOW TO REPORT A CLAIM:

**IMMEDIATE NOTICE** should be made to ACE Environmental Risk:

To: ACE Environmental Risk Claims Manager  
ACE USA Claims  
P.O. Box 5103  
Scranton, PA 18505-0510  
(888) 310-9553

[casualtyriskenvironmentalfirstnotice@acegroup.com](mailto:casualtyriskenvironmentalfirstnotice@acegroup.com)

cc: Alliant

Michelle Maffei  
(415) 403-1418  
[mmaffei@alliant.com](mailto:mmaffei@alliant.com)

Martin Fox-Foster  
(415) 403-1417  
[martin.fox-foster@alliant.com](mailto:martin.fox-foster@alliant.com)

Elaine Kim  
(415) 403-1458  
[ekim@alliant.com](mailto:ekim@alliant.com)

#### After Hours Reporting:

Robert Frey  
(415) 403-1445  
(415) 518-8490 (Cell)  
[rfrey@alliant.com](mailto:rfrey@alliant.com)