



# Freberg Environmental

## Insurance Program Managers

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New business submissions should be sent to [submission@feiinsurance.com](mailto:submission@feiinsurance.com)

## Environmental Impairment Liability Program

**Pollution insurance for fixed facilities, which can also be packaged easily with other liability coverage lines for select classes.**

**Lines of Business:** Environmental Impairment Liability (EIL) – claims made

- For select classes of business, coverage may also be packaged to include:
  - Commercial General Liability (CGL) – claims made or occurrence
  - Contractors Pollution Liability (CPL) – claims made or occurrence
  - Professional Liability (PL) – claims made
  - Commercial Automobile
  - Commercial Excess
  - Storage Tank Environmental Impairment Liability (STEIL) – claims made

### Available Terms:

- Limits of up to \$10,000,000
- Policy periods of up to 5 years for monoline EIL; up to 3 years for STEIL; 1 year for CGL packages

**EIL Coverages:** (may not be available for all risks)

- **Basic Coverages:** Cleanup Costs • Third Party Bodily Injury and Property Damage • Defense Expense
- **Additionally Available Coverages:** Transportation Pollution • Non-Owned Locations / Non-Owned Disposal Sites • First Party Business Interruption and Extra Expense • Products Pollution (available only with CGL) • Crisis Management Expense • Disinfection Expense / Biological Hazards • Additional or Separate Defense Expense • Mold / Legionella, Lead-Based Paint, Carbon Monoxide, Asbestos • State or Federally-required Financial Responsibility / Financial Assurance New and/or Pre-existing Pollution Conditions • CPL & PL for associated field operations

### Target Classes:

#### • Monoline EIL

Practically any operational, fixed site, including; manufacturing / distribution • bulk petroleum storage • leisure & hospitality • habitational • trucking, marine & aviation • agricultural • public entities • auto dealers / repair • waste disposal & recycling • educational institutions • real estate transactions / M&A

#### • EIL/CGL Package

Waste and recycling operations, including; landfills • land application facilities • compost • transfer stations • materials recovery facilities (MRFs) • scrap metal • e-recycling • construction & demolition debris • injection / disposal wells • wastewater treatment • alternative energy / waste-to-energy • wind & solar

#### • EIL/CGL/Products Pollution Package

Manufacture, distribution, blending, repackaging and transloading of non-consumer products, including; chemicals • cleaners • detergents • solvents • fuels & lubricants • rubber • resins • waxes • aggregates • asphalt • equipment • machinery • metalworking • metal goods • electroplaters • foundries • die casting • tool & die • machine shops • pollution controls pumps & related equipment • water treatment chemicals • storage tanks (non-pressurized) • pipes & couplings • plastics • instruments & monitoring

• **STEIL:** Owners / operators of petroleum underground or aboveground storage tanks (including financial responsibility certification)

• **Classes that we are NOT currently targeting include:** oil & gas wells or pipelines • closure / post closure financial guarantees • single family homes • CGL for consumer end-use products • pharmaceuticals • food / beverage

### Submission Requirements:

- Freberg EIL Application (competitor applications are often accepted with a signed Freberg warranty statement).
- Complete address(es) or GPS coordinates. Statement of Values are acceptable for portfolios.
- Where applicable, five years of currently valued loss runs, and complete expiring policy needed pre-bind.
- Applicable ACORDs needed for CGL, Auto or Excess.
- Financial statements required for coverages when rated based on sales.

The description of this product is only a summary of available coverages. The terms, conditions, provisions, limitations, and exclusions of the actual policy as issued will dictate the scope of coverage in the event of a claim.

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