

Pollution liability

Site

Our site pollution liability (SPL) policy addresses the core pollution risks faced by any company operating from a site they own, lease or control, or from related transport. This includes cleanup of their own site or nearby land and water, third-party bodily injury, property damage, cleanup costs, environmental damage and emergency response costs.



Paul Constable

Underwriter

pconstable@cfc.com

+44 (0)207 469 9265



At a glance

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 transport activities may cause significant harm to ecosystems and biodiversity, prompting action by regulators. Our policy covers legally required cleanup and restoration, plus associated costs and expenses.

Natural resource damage liability

A quick response is key when a pollution event occurs to prevent it from spreading or worsening. Our policy reimburses the cost of actions taken to mitigate the event where it poses an imminent and significant threat to the environment, people, or 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

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

Limits, deductibles and premiums

Maximum limit	\$15m
Minimum deductible	\$2,500