

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.



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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 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.

Emergency costs

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

What we love

Commercial property, 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	£10m
Minimum deductible	£2,500