



# American Safety Insurance » environmental impairment liability

We are...solutions for specialty risks. ASI was one of the pioneers in the environmental insurance industry and today, we boast more than 25 continuous years of providing environmental insurance coverages. Our experience and underwriting expertise is one of the main reasons that some of our insureds have been with us since the beginning! The benefit of doing business with ASI is that we have some of the most knowledgeable underwriters in the industry, offer specialized loss control programs and claims management services.

## Policy Specifics

The Site Pollution Impairment Legal Liability (SPILL)<sup>™</sup> policy is one of the flagship products offered by American Safety Insurance, and is ideal for a variety of manufacturers, distributors, parties involved in real estate transfer transactions, and others with site-specific pollution liability. It provides claims-made coverage for environmental liability arising from sudden, accidental and gradual pollution conditions.

Coverage options are flexible, providing our customers the ability to tailor a product designed to meet their unique operational exposures as well as any federal and state financial responsibility requirements.

We offer limits up to \$11 million on a blanket basis or for individual projects and a maximum policy term of five years. Premiums begin at \$5,000 and self-insured retentions begin at \$5,000.

## Optional Coverages

ASI offers the following optional coverages: off-site and on-site third party bodily injury; property damage and cleanup costs; unknown pre-existing and new pollution conditions; pollution coverage for owned and non-owned disposal sites; extended reporting period; products pollution liability and coverage for underground storage tanks.

## Submission Requirements

Submission requirements vary depending on type of coverage desired. For all submissions, ASI requires a completed and signed SPILL Application (available at [www.amsafety.com](http://www.amsafety.com)); current financial information and, in some cases, a Phase I or II assessment. Please contact an underwriter for additional information.

## Target Accounts

- Manufacturers and Distributors
  - Paints and Coatings
  - Soap and Cleaning Products
  - Metal and Plastics
  - Chemicals and Fertilizers
- Real Estate Transfer
  - Brownfields Redevelopment
  - Real Estate Buyers and Sellers
- Other Businesses
  - Trustees and Financial Institutions
  - Municipalities
  - Healthcare Facilities
  - Schools and Colleges
  - Retail Centers
  - Auto Repair Businesses

## Contact

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## Solutions for Specialty Risks.

ASI was one of the pioneers in the environmental insurance industry and today, we boast more than 20 continuous years of providing environmental insurance coverages. Our experience and underwriting expertise is one of the main reasons that some of our insureds have been with us since the beginning! The benefit of doing business with ASI is that we have some of the most knowledgeable underwriters in the industry, offer specialized loss control programs and claims management services.

