Environmental

Pollution and Remediation Legal Liability (PARLL)

Our updated PARLL policy strengthens our 30+ year commitment in protecting owners, operators, lenders, developers and potential buyers of fixed-facilities against loss for sudden and gradual pollution conditions.

Client profile

- Large single-national companies
- Multi-national companies
- Upper and middle market companies
- Public and private companies
- Including a variety of industries:
  - Commercial real estate
  - Manufacturers
  - Medical facilities
  - Chemical and energy risks
  - Industrial
  - Lending institutions
  - Habitacional

Capacity

Claims-made: USD 50 million

Insuring agreements

- **Your Location:** Provides coverage for pollution loss as a result of a pollution condition on, at, under or migrating from our Insured’s scheduled location. Includes coverages for third-party bodily injury and property damage, first- and third-party remediation expense, and associated legal expense.

- **Emergency Remediation Expense:** Provides indemnity for emergency remediation expense incurred by our Insured as a result of a pollution condition on, at, under or migrating from our Insured’s scheduled location for a period of time prior to providing notice to AXA XL.

- **Contingent Transportation:** Provides coverage for third-party bodily injury and property damage, first- and third-party remediation expense, and associated legal expense as a result of a pollution condition, not at scheduled location, during the course of transportation by a third-party carrier of waste or material generated by our Insured.

- **Non-Owned Disposal Site:** Provides coverage for third-party bodily injury and property damage, first- and third-party remediation expense, and associated legal expense as a result of a pollution condition on, at, under or migrating from a permitted and licensed non-owned disposal site (not scheduled) where the pollution condition arises from pollutants generated by our Insured and originated from our Insured’s scheduled location for the treatment, storage or disposal of such pollutants.

Supplemental coverages

- **Disaster Response Expense**, in addition to the limits of liability, to secure the scene in the event of a disaster and for disaster response costs to minimize potential harm to our Insured’s reputation or to restore public confidence in our Insured resulting from a pollution condition on, at, under or migrating from our Insured’s scheduled location that has or is likely to result in a media event.

- **Green Building Materials Expense**, in addition to the limits of liability, for use of green building materials in the restoration of property damaged as a result of a pollution condition.

- **Litigation Expense**, indemnity, in addition to the limits of liability, for actual loss of earnings and expenses incurred by our Insured for attendance at a deposition, hearing, arbitration, mediation or trial for a claim covered under the policy.

- **Subpoena Expense**, in addition to the limits of liability, for fees and costs of counsel retained by AXA XL to advise our Insured regarding the production of subpoenaed documents or to represent our Insured while preparing for or giving testimony in response to a subpoena.
Claims services
When you buy an insurance policy, you’re buying a promise. Our promise is to deliver an exceptional claims experience. AXA XL’s specialized claims handling with cost effective solutions for litigation and mediation issues minimizes the overall financial risk associated with an incident. You can expect prompt and fair claims resolution through our in-house environmental attorneys and technical experts.

Emergency response services
A nationwide claims hotline OnCall is available to our clients 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation.

Risk consulting services
- In-house consulting staff
- Network of pre-approved consultants
- Risk transfer due diligence
- Service throughout the policy period for:
  - Training for asbestos-containing materials (ACM), lead-based paint (LBP) and more
  - Mold management and prevention programs
  - Other topics, as available

Information needed to quote
- AXA XL Facilities Pollution Application and applicable Supplemental Applications (i.e., mold mater, legionella, etc.)
- Available environmental site assessments (i.e., Phase I and Phase II Reports) and applicable contracts/agreements
- Two years of the Insured’s financial statements
- Pollution loss history

Why AXA XL
- Ranked #1 in customer satisfaction among large commercial insurers, three years in a row by J.D Power*
- #1 global commercial P&C insurer with GWP of USD 19B in 2018
- #1 ranking on Advisen’s Pacesetters Index for insurance innovation for the last three years
- #1 global insurance brand for 10 consecutive years**
- Offering more than 30 lines of products in Casualty, Property, Professional, Financial Lines and Specialty to clients in over 200 countries
- Financial strength: AXA XL’s core operating insurance and reinsurance companies have one or more of the following financial strength ratings as of December 2018: A.M. Best A+, S&P AA-, Fitch AA-, Moody’s A1

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*XL Catlin, now a part of AXA XL, received the highest score among insurers in the J.D. Power 2016-2018 Large Commercial Insurance Studies of customers’ satisfaction with their commercial insurance. Visit jdpower.com/awards.

** Interbrand’s Best Global Brand’s Ranking 2018

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details. AXA XL is a division of AXA Group providing products and services through four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting. In the US, the AXA XL insurance companies are: AXA Insurance Company, Catlin Insurance Company, Inc., Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and T.H.E. Insurance Company. In Canada, insurance coverages are underwritten by XL Specialty Insurance Company - Canadian Branch and AXA Insurance Company - Canadian Branch. Coverages may also be underwritten by Lloyd’s Syndicate #2003. Coverages underwritten by Lloyd’s Syndicate #2003 are placed on behalf of the member of Syndicate #2003 by Catlin Canada Inc. Lloyd’s ratings are independent of AXA Group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of June, 2019.

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