



XL Insurance

Environmental

Pollution and Remediation Legal Liability (PARLL)

Our updated PARLL policy strengthens our 35+ 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
- Habitational public entities
- Energy transition

Capacity

Claims-made: USD 50 million



Insuring agreements

- Your location
 - 3rd party BI & BD
 - 1st & 3rd party remediation expense
- Emergency remediation expense: Indemnity for emergency remediation expense.
- Contingent transportation
 - Legal expenses due to a pollution condition occurring outside the scheduled location during the transportation of waste or material by a third-party carrier.
 - 3rd party bodily injury and property damage
 - 1st and 3rd party remediation expense
 - Associated legal expense
- Non-owned disposal site
 - Blanket NODS
 - 3rd party bodily injury and property damage
 - 1st and 3rd party remediation expense
 - Associated legal expense
 - Must originate from Insured's scheduled location for the treatment, storage or disposal of such pollutants.

Supplemental coverages

- Disaster response expense
 - In addition to the limits
 - Secure the scene in the event of a disaster
 - Minimize potential harm to our Insured's reputation
- Litigation expense
 - In addition to the limits
 - Loss of earnings and expenses incurred by 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
 - Costs for counsel retained by AXA XL to assist our Insured with subpoenaed documents or testimony preparation.

Risk consulting services

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

Information needed to quote

- AXA XL Facilities Pollution Application and applicable Supplemental Applications
- Available environmental reports (i.e., Phase I and Phase II) and applicable contracts/agreements
- Two years of the Insured's financial statements
- Pollution loss history

Claims Emergency Response Services

- OnCall claims hotline available to clients 24/7 to assist in:
 - Controlling emergencies
 - Minimizing costs
 - Reducing liability through quick containment and investigation.
- Call just one number: 800-432-2481
- Experienced staff of former hazmat and environmental consultants
- Turnkey, proactive management of spills from contractor dispatch to regulatory closure

Claims Handling

- In-house Claims Specialists with 20+ years of experience in environmental insurance, law practice, claims and science backgrounds.
- Environmental Professionals in-house proficient in managing site investigation, delineation and remediation projects

- Dedicated Account Management: One claims specialist dedicated to each insured account.
- Services: Proactive management of litigated claims and pollution response activities.

Why AXA XL Environmental

- **Longevity:** 35+ years in the specialized environmental insurance market
- **Innovation:** Developed some of the first pollution insurance policies and we're still creating
- **Expertise:** Integrated and experienced underwriting, risk consulting and claims handling
- **Financial strength:** AXA XL's core operating insurance and reinsurance companies have one or more of the following financial strength ratings: A.M. Best A+, S&P AA-



Contact

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