

Environmental Coverage



Overview

Environmental coverage, also known as pollution coverage, protects your client from financial loss due to the accidental release of pollutants or other environmental contaminants. These financial losses include clean-up costs, legal expenses, and damages resulting from the pollution event.

Most business owners will believe they are covered for pollution events because they have general liability or property coverage in place. That is not true. Majority of property and general liability policies specifically exclude pollution events. Additionally, pollutants are just considered “chemical spills”; though pollutants can also be mold, asbestos, lead paint, carbon monoxide and much more. At Synergy, we strive to make sure your client has the right type of pollution coverage based off their services.

Types of Pollution Coverages

- **Premises Pollution Policy (Site Pollution):** Covers first party claims associated with pollution events on the insured’s premises.
- **Contractors Pollution Liability:** Covers claims against contractors for pollution conditions resulting from the insured’s operations.
- **Transportation Liability:** Covers the insured for pollution incidents that happen during transportation.
- **Storage Tank Pollution Liability:** Covers Insured for pollution incidents that are related to above and below ground storage tanks.

Industries that Should Consider Environmental Coverage

- Asbestos/Lead/Mold Abatement
- Concrete/Masonry
- Electrical, HVAC, Mechanical, Plumbing
- Environmental Services Contractors
- General Construction/Contractors
- Hazardous Material Clean-up
- Industrial Cleaning/Janitorial
- Insulation, Excavation/Grading
- Manufacturing
- Medical Waste
- Oil/Gas Leasing Operations
- Roofing and Solar
- Storage Tank Installation/Removal