

NACD Chemprotect

Exclusive Enhancements for NACD Members



NACD members face environmental exposures that, if not properly addressed, could potentially lead to costly liability claims. The NACD Chemprotect coverage offered through the NACD Insurance Program provides a comprehensive insurance solution tailored to the unique environmental pollution risks faced by chemical distributors.

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Axon is an Affiliate Member of NACD and exclusive Program Administrator for AIG EAGLE. AIG has a 20 year relationship with NACD and is a Diamond Corporate Sponsor and Strategic Planner.

Operations	Exposure	Chemprotect
Chemical Storage Facility Operations and Compliance	Environmental Regulatory compliance is a top concern for most chemical distributors.	Affirmative coverage for pollution resulting from intentional noncompliance, where such noncompliance was the result of outside counsel advice or to mitigate an emergency response event
Product Transport and Delivery	A mishap during product shipment may lead to an accidental spill or release. The distributor may be held legally responsible for the subsequent clean-up	First and Third-party transportation pollution, including loading and unloading for auto, rail, aircraft or watercraft
Consumer Product Exposure	Exposure to certain chemicals can result in long term medical monitoring of injured parties	Expanded definition of Bodily Injury to include medical monitoring
Product Liability Exposure	Many distributors offer chemical products used as preservatives or antibacterial/fungal agents	Affirmative mold coverage for products pollution liability
International Exposures	It is common for NACD members to take title to product, or distribute product globally	Worldwide products and transportation pollution coverage
Product Storage	Changes in logistical service providers or natural catastrophes may disrupt supply chains and warehouse locations	Pollution liability at locations used for temporary storage of product (120 days)
Waste Disposal	Chemical distributors face potential responsible party status at disposal facilities	Blanket and unscheduled disposal site pollution coverage
Product Storage	NACD members utilize Responsible Distribution verified warehouses due to their commitment to rigorous EH&S compliance	Blanket and unscheduled site pollution coverage at NACD Responsible Distribution verified facilities
Product Blending	An error during product blending can result in an entire batch of defective, or contaminated product, and result in multiple claims	Expanded definition of occurrence to allow multiple claims from a bad batch to be treated as one series.
Chemical Products Liability	The presence of some chemicals alone may not trigger the classic insurance definition of pollutant, resulting in denial of coverage	Expanded definition of pollutants to include toxic chemicals and hazardous substances
Chemical Facility Operations	Chemical facilities offer desirable locations for "midnight dumping" of chemicals	Affirmative coverage for Illicit abandonment of pollutants
Product Transportation and Delivery	At times, chemical distributors are required to leave bulk tankers, of product, at customer locations. Traditional pollution coverages contain at rest restrictions which can negate coverage	Removal of at rest restrictions under transportation pollution liability
Chemical Products Liability	Chemical facilities typically contain underground storage and containment features to maintain environmental compliance. Traditional insurance underground storage tank exclusion can impact coverage.	Affirmative pollution coverage for oil/water separators, storm-water and wastewater collection systems.

