

## THE ACD INSURANCE EDGE



## **EAGLE ChemProtect Enhancement for ACD Members**

The ACD Member distributes, imports and exports for industries that are part of our everyday lives: from plastics to electronics, Adhesives to Coatings, Agriculture to Food and Beverage, these example industries are distinct, however, all chemical distributors face similar environmental exposures that, if not properly addressed, could potentially lead to costly liability claims.

Fortunately, EAGLE ChemProtect® coverage offered through the ACD Insurance Edge program provides a comprehensive insurance solution tailored to the unique environmental pollution risks faced by chemical distributors.

## FOR ADDITIONAL INFORMATION

## **Axon Underwriting**

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Axon is an Affiliate Member of ACD and exclusive Program Administrator for AIG EAGLE.

AIG has a 20 year relationship with ACD and is a Diamond Corporate Sponsor and Strategic Planner.







**Product Blending** 

ENVIRONMENTAL EXPOSURES		EAGLE CHEMPROTECT COVERAGE SOLUTION
Product Distribution	A mishap during product shipment may lead to an accidental spill or release. The distributor may be held legally responsible for the subsequent cleanup.	Coverage is offered for Clean-Up Costs for material spilled or released while being transported or while being loaded or unloaded, whether by railcar, boat, aircraft or truck.
Storage & Handling of Raw Materials and/or Products	The varying chemical properties of raw materials and finished products require each to be handled and stored according to specific practices. Unintentional chemical reactions at a distribution or warehouse facility could have disastrous results, including fires, large scale releases, or explosions. These events may garner adverse media attention and require a swift response, especially if the facility is located in close proximity to a populous area	Emergency Response Costs coverage allows an Insured to quickly respond to a pollution condition that requires immediate action, regardless of whether or not a written claim is received.     Coverage is provided when non-compliance with regulations and laws is a reasonable response to emergency circumstances and is reported to us.     CrisisResponse® coverage, available to EAGLE Excess Follow Form policyholders, may minimize the impact of a major event by providing crisis services.
Chemical Facility Operations	Quality control issues or lapses in facility operations may lead to accidental spills or leaks, causing damage to neighboring properties and resulting in claims against the distributor for bodily injury, property damage, or environmental contamination.	Coverage is offered for claims for Bodily Injury, Property Damage, and Clean-Up Costs resulting from Pollution Conditions. Coverage is also provided for Pollution Conditions resulting from illicit abandonment by a third party or waste disposed of at a licensed non-owned disposal site.
International Product Management	Exports from the US chemical industry account for roughly 10% of all US merchandise exports. Increased capacity and decreased production costs in foreign countries further encourage the global scope of the chemical industry.	Products Pollution coverage includes World Wide Territory coverage, providing protection to policyholders in the event of claims for Bodily Injury or Property Damage resulting from Pollution Conditions caused by your products that are

produced or sold anywhere in the world.

Coverage is offered for multiple claims arising from

products and is considered to be one occurrence.

a related condition affecting a lot of goods or

subject to one policy deductible.

A faulty piece of equipment or an error made

during one stage of a blending process could

distributor may face multiple product liability

claims originating from that single faulty batch.

produce an entire batch of defective products. The