

## Pollution Legal Liability

Axon's Pollution Legal Liability coverage form offers modern, flexible, and industry leading coverage for many environmental exposures faced by real estate owners, operators, property managers and tenants.

Companies that own or operate land are increasingly at risk of realizing significant environmental liabilities as a result of sweeping environmental laws and regulations. Emerging pollutants such as mold, legionella and indoor air contaminants can appear even within the most innocuous facilities. Axon Underwriting can tailor insurance solutions to help manage environmental risks associated with the ownership and operation of real estate.



### ***Fully Integrated Approach to Insuring a Property Owner's/Operator's Environmental Exposures:***

- Pre-existing and New Pollution Conditions
- Crisis/Reputation Management
- Non-owned Disposal Site Liability
- Transportation Pollution Liability
- Contracting Services Pollution Liability
- Business Interruption

### ***Pollution Liability Coverage for Your Insured Site(s) can include:***

- Asbestos or Lead for Bodily Injury, Property Damage, Cleanup of Soil/Groundwater
- Broad Coverage for Your Contracting (by you or on your behalf) & Transportation Operations
- Emergency Expense Coverage
- Separate Limits and Retentions Available for Coverage Sections (subject to one Policy Aggregate)

### TARGET CLIENTS

- Industrial (Manufacturing & Distribution)
- Commercial (Retail, Hospitality, Entertainment, Warehousing)
- Institutional (Educational, Hospital, Municipalities)
- Real Estate / Habitational / Office (REITs, Property Mangers)
- Environmental Facilities (Waste Treatment, Disposal, Recycling)

### COVERAGE TERMS

- Minimum Premium: \$3,500
- Maximum Limits: \$25,000,000 Each and Agg
- Minimum Retention: \$5,000
- Maximum Policy Term: 5 years (or more if approved by Axon)
- Single Locations or Portfolios

### KEY FEATURES

- Third-Party claims and first-party discovery trigger
- Discovery of on-site and off-site pollution incidents
- Emergency cleanup for costs incurred within 15 days, not subject to written demand or sublimit
- Ability to schedule underground storage tanks and provide Financial Responsibility Certificates

**FOR ADDITIONAL  
INFORMATION**

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