



# Site Specific Pollution Liability (SSP)

Our Site Specific Pollution Liability policy offers a broad set of coverages designed to protect your business from potential environmental threats.



## **Site Specific Pollution Liability (SSP)**

Site Specific Pollution Liability is an insurance policy with a broad set of coverages designed to protect your business from potential environmental threats associated with owning or operating a location. This policy can be customized to address your specific business needs including those that arise from current and former site operations, site redevelopment, mergers and acquisitions, property transactions, and requirements imposed by lenders during refinancing activities. Coverage can be written on any fixed site facility, regardless of type. SSP is a claims-made and reported coverage form.



## Coverage includes

- First Party Cleanup Costs
- Third Party Claims for Cleanup Costs, Bodily Injury, and Property Damage
- Third Party Claims for Non-Owned Disposal Sites
- Third Party Claims for Contingent Transportation



## Product Features

- Limits up to \$15,000,000
- Policy terms up to 10 years
- Deductibles as low as \$5,000
- Minimum premium as low as \$5,000

# Coverage Highlights

- First and Third-Party Cleanup Cost of Pollution Conditions at, on, under, or migrating from a Covered Location
- Third party property damage coverage includes natural resource damages and diminution in property value claims Contingent Transportation coverage for claims from Pollution Conditions from transport of Insured's waste or products by auto, aircraft watercraft or rolling stock (including loading and unloading)
- Definition of pollutants includes fungus, legionella, methamphetamines and electromagnetic fields
- Coverage is provided for non-owned disposal sites on an unscheduled basis
- Emergency remediation expense is included without a sublimit
- Includes coverage for the cleanup of inadvertently disturbed asbestos and lead-based paint
- Includes coverage for civil fines and penalties
- Restoration costs include the ACV of 3rd party property prior to being impaired by pollution conditions
- Definition of Pollution Conditions includes the presence of materials first abandoned or first deposited illegally by a third party

## **Additional Coverages for Eligible Risks:**

- Scheduled Underground Storage Tank Coverage, including Financial Responsibility
- 1st Party Business Interruption due to a Pollution Condition
- Crisis management
- Automatic acquisition coverage for newly acquired locations, including agreed upon rate
- Defense cost outside limit of liability
- Blended programs with contractor's pollution liability

# Who Needs This Coverage

**Agricultural operations**

**Assisted living facilities**

**Bulk fuel storage terminals**

**Chemical manufacturers**

**Commercial buildings**

**Contaminated properties**

**Educational Facilities**

**Energy facilities**

**General manufacturers**

**Geophysical contractors**

**Municipalities**

**Golf courses**

**Hazardous and non-hazardous waste landfills**

**Hospitals and medical facilities**

**Hotels and resorts**

**Laboratories**

**Manufacturing and Assembly facilities**

**Multi-family residential building owners and managers**

**Real estate portfolio owners and managers**

**Recycling centers**

**Shopping centers**



**Vacant land**

**Warehouse/storage facilities**

**Waste treatment storage and disposal facilities TSDF's**



## Total Account Solutions

One of our greatest strengths is our ability to offer coverage for your entire account, providing you a Total Account Solution. The following additional coverages may be available in conjunction with the environmental products referenced above. All coverages are written with one underwriter, providing you a single point-of-contact and ease of doing business.

### Commercial Automobile —

Berkley Environmental writes Commercial Automobile coverages for environmental contractors, consultants and environmental transportation risks. We are recognized as an industry leader for our risk management and safety programs. Our Safety Advantage tool helps your clients manage their complex auto fleet as well as provides training for their drivers. The Broadened Transportation Pollution Liability coverage can be endorsed onto the Commercial Auto Policy as needed.

[LEARN MORE](#) 

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Workers Compensation +

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Excess Liability +

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# Why Berkley Environmental?

- Ability to customize coverage to meet client needs
- Total account solution: PL, GL, WC, Pollution, Auto, and Excess
- Personalized service that leads to long-term customers
- Single-dedicated underwriter who focuses on your needs
- In-house claims team and risk management services
- Flexible policy forms and excess availability
- Business underwritten on behalf of Berkley member insurance companies rated A+ by A.M. Best



## Contact Us

Looking for answers regarding your policy, claims, or risk management services? Contact us for more information.



## Partner with Us

Looking to partner with Berkley Environmental as an agent? Connect with our team and back your environmental accounts with innovative coverage options.

