



Environmental Division

Kinsale's Environmental Division provides coverage to companies whose operations or products have or could impact the environment. Whether the exposure is operational or premises, contingent or contractual, Kinsale offers a variety of solutions. Our products include General Liability, Environmental Combined Policy, Products Pollution coverage, Pollution Legal Liability, and Dry Cleaners Pollution Liability. Our Environmental Combined Policy includes: Contractors Pollution Liability, Limited Site Pollution, Mold Liability, Non-Owned Disposal Sites, Professional Liability and Transportation Pollution Liability. We can mix and match our coverages to find the right solution for each insured.

Target Classes:

General Liability:

- Lead and asbestos abatement contractors;
 - Mold remediation contractors;
 - Industrial maintenance and cleaning contractors;
 - Environmental response, remediation, and restoration contractors;
 - Fire, smoke, water, and disaster response contractors.
 - Fuel haulers and hazardous waste transportation;
 - Pest control contractors and manufacturers and distributors of the pest control chemicals;
 - Manufacturers and distributors of chemicals, coatings, fertilizer, fireworks, lubricants, oils, paints, soaps, and many others considered;
 - Environmental products including: drums and barrels, landfill liners, liners, remediation equipment pumps, valves, etc;
 - Waterproofing Contractors;
 - Products Pollution and Limited Product Recall Expense available by endorsement;
 - Claims-made and Occurrence available
- Minimum premium \$2,500.

Environmental Combined Policy Form:

- Available for most classes
 - Can be written standalone or with the GL
 - Claims-made and Occurrence available;
 - CPL, Mold Liability, Limited Site Pollution, TPL, NODS, and Professional coverage available .
- Minimum premium \$1,500.

Products Pollution Liability:

- Coverage can be provided for most classes;
 - Coverage for bodily injury, property damage, and clean-up costs available;
 - Claims-made and Occurrence available.
- Minimum premium \$1,500.

Pollution Legal Liability (PLL):

- Claims-made and reported;
 - Location specific;
 - Covers on-site and off-site pollution;
 - Options for both new and pre-existing conditions;
- Minimum premium: \$1,500.

Dry Cleaner Site Pollution:

- Locations with active dry cleaning machines that are third generation or newer;
 - Location, machine and solvent specific;
 - Covers on site cleanup and third party bodily injury and property damage;
 - Most dry cleaning solvents considered;
- Minimum premium: \$2,500.

Policy Structure:

- \$10,000,000 Excess Capacity available through Kinsale Excess Casualty Division;
- High primary limits available;
- Combined form of GL and various Environmental coverages available;
- Products pollution standalone or included in GL;
- Environmental Combined Policy form with six (6) different coverage parts that can be mixed and matched for each insured;
- Pollution Legal Liability coverage;
- Claims-made and Occurrence forms available in most cases;
- Deductibles can be tailored to individual risks.

Submission Requirements:

- Kinsale Environmental Application with a complete Description of Operations, (Signed and dated by the Insured when bound);
- ACORD Applications required as appropriate;
- Five Year Summary of Losses; with a description provided for losses over \$25,000;
- Website Information.

Submission Address:

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