



Ironshore Environmental®

EPIC Coverage Map



Insuring agreements

General Bodily Injury and Property Damage Liability (GL)	Defined Insuring Agreement-Coverage Part I; Coverage A
Hostile Fire and Building Equipment Liability	Defined Insuring Agreement-Coverage Part I; Coverage B
Products Pollution and Exposure Liability	Defined Insuring Agreement-Coverage Part I; Coverage C
Time-Element Pollution Bodily Injury and Property Damage Liability	Defined Insuring Agreement - Coverage Part I; Coverage D
Non-Owned Site Pollution Bodily Injury and Property Damage Liability	Defined Insuring Agreement - Coverage Part I; Coverage E
Pollution Liability During Transportation	Defined Insuring Agreement - Coverage Part I; Coverage F
Contractors Pollution Liability Coverage	Defined Insuring Agreement - Coverage Part I; Coverage G
Site Pollution Incident Legal Liability Coverage	Defined Insuring Agreement - Coverage Part III
Professional Liability Coverage (environmental consultants only)	Defined Insuring Agreement - Coverage Part IV
Emergency Response Expense (No Legal Liability Required)	Defined Insuring Agreement: Pollution during Transportation, Contractors Pollution and Site Pollution and Site Pollution Incident Legal Liability (no Legal Liability required)

Policy features

Occurrence Coverage Trigger	Coverage Parts I & II
Claims Made Coverage Trigger	Coverage Parts III & IV
Pay on Behalf	Included
Right and Duty to Defend	Included
Defense Costs in addition to the Limit of Insurance	Yes except for Coverage Parts III & IV
Audit Provision	None

Policy enhancements

Broad Formed Named Insured	Included in Section II - Who is an Insured
Blanket Additional Insured - including completed operations (when required by written contract)	Included in Section II - Who is an Insured
Blanket Additional Insured - Primary & Non-Contributory (when required by written contract)	Section IV - Conditions; Condition #17. Other Insurance - a. Primary Insurance
Additional Insureds: Lessons of Equipment & Premises (when required by written contract)	Included in Section II - Who is an Insured
Additional Insureds: Vendors (when required by written contract)	Included in Section II - Who is an Insured
Newly Acquired or Formed Organizations (except partnerships, JV's and LLC's) - 180 Days	Included in Section II - Who is an Insured
Employees & Volunteers as Insureds	Included in Section II - Who is an Insured
Leased Workers as Employees and Insureds	Included in the Definition of Employee

Misdelivery of Liquid during Transportation	Included in the Coverage F - Pollution Liability During Transportation
Blanket Non-Owned Disposal Sites Coverage	Coverage Part I - Coverage E
Host Liquor Liability	Exception to Liquor Liability Exclusion - Coverage Part I; Coverage A Exclusions
Incidental Medical Malpractice	Included in Section II - Who is an Insured
Non-Owned Watercraft (Under 75 ft.)	No limitation on the length of non owned watercraft in the exception to Exclusion a. Aircraft, Auto, or Watercraft
Contractual Liability in connection with work done near a Railroad	Definition of Insured Contract - no limitations regarding work near a railroad
Knowledge of Occurrence (Who is deemed to know of prior occurrences)	Knowledge is limited to Responsible Executive as defined in the policy (including the named insured, managers of insured sites, managers of environmental, health and safety and other authorized employees)
Notice of Occurrence	Section IV - Condition 8. Duties in the Event of Occurrence - Named insured must notify as soon as practicable
Blanket Waiver of Subrogation (when required by written contract)	Section IV - Condition 22. Transfer of Rights of Recovery Against Others To Us
Unintentional Errors & Omissions	Section IV - Condition 19. Representations - No policy restrictions as respects failure to disclose
Coverage Territory - General Liability	US, Puerto Rico, Canada and the Gulf of Mexico. Worldwide Coverage for Products (including Products Pollution). Suit can be brought anywhere.
Coverage Territory - Pollution	Worldwide Coverage for Transportation, Contractors Pollution and Non-owned sites. Insured sites are per the address of the site
Gulf of Mexico Extension	Included in the Definition of Coverage Territory
Fellow Employee Exclusion	The exception to Who is an Insured for BI to a Co-Employee found in the ISO GL Coverage form does not exist in the EPIC Coverage Form
Lead	No Exclusion as respects Products Pollution and Contractors Pollution
Silica	No Silica Exclusion
Professional Liability Exclusion	No Exclusion in Coverage Part I
New York - Third Party Action Exclusion	No Third Party Action Over Exclusion
Per Location and Per Project Aggregate	Section III - Limits of Insurance and Deductible
Bodily Injury to include mental anguish, shock or emotional distress	Included in the Definition of Bodily Injury
Natural Resource Damage	Included in the Definition of Property Damage
Restoration Costs	Included in the Definition of Clean-Up Costs
Mold Matter	Included in the Definition of Pollutants
90 Days Notice of Cancellation (10 days for non-payment of premium) or Non-Renewal	Section IV - Conditions: Condition 3. Cancellation; Condition 24. When We Do Not Renew

When considering a long-term insurance partner for your business, please call: **1-877-IRON411**

www.ironshore.com
info@ironshore.com



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