The Ironshore menu-driven SPILLS policy is a comprehensive environmental insurance policy that assists companies in managing their environmental exposures in an affordable manner, thereby helping to control not only environmental liabilities but also a company’s finances.

## Exposures

<table>
<thead>
<tr>
<th>Exposure</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mold Matter</td>
<td>Costly remediation of mold growth, associated bodily injury claims.</td>
</tr>
<tr>
<td>Legionella</td>
<td>Bodily injury claims related to drinking water or indoor air impacted by legionella, and associated remediation expenses to neutralize the legionella bacteria.</td>
</tr>
<tr>
<td>Hazardous Spills or Other Environmental Occurrences</td>
<td>Remediation expenses due to spills or releases of hazardous substances, including chemicals and radioactive materials, associated bodily injury claims.</td>
</tr>
<tr>
<td>Storage Tanks</td>
<td>Remediation expenses and associated bodily injury claims arising out of releases of heating oil, fuel or other hazardous materials from underground or above-ground storage tanks.</td>
</tr>
<tr>
<td>Indoor Air Quality</td>
<td>Patients with weakened immune systems are more susceptible to bodily injury arising from contaminants, including indoor air quality issues, whether the contamination originates at the facility or offsite.</td>
</tr>
<tr>
<td>Contaminated Drinking Water</td>
<td>Bodily injury claims related to drinking water, whether the drinking water was contaminated on or offsite. Remediation expenses to neutralize any contamination impacting the drinking water.</td>
</tr>
<tr>
<td>Terrorism</td>
<td>Complete NBCR Cover – Nuclear, Biological, Chemical and Radiological. Resulting remediation, evacuation and business interruption expenses associated with closure or quarantine are covered.</td>
</tr>
<tr>
<td>Defense</td>
<td>Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.</td>
</tr>
<tr>
<td>Development</td>
<td>Remediation expenses associated with pollution incidents discovered during development activities</td>
</tr>
</tbody>
</table>
**Coverage Specifics**

- Broad definition of Pollutants including mold, legionella, electromagnetic fields, radioactive materials medical, infectious and pathological wastes.
- First & Third Party On-Site and Off-Site Remediation of Pollutants
- Third Party Bodily Injury and Property Damage including Natural Resource Damage
- Pre-existing and New Conditions
- Emergency Response Expenses (without a sublimit)
- First and Third Party Blanket Transportation Coverage
- Blanket Waste Disposal Activities Coverage
- Business Interruption Coverage (without a sublimit)

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**Solution**

- Limits available from $1M up to $50M
- Low minimum premium-$10K
- Low minimum deductible

**Product enhancements and services**

- 24/7 Emergency Claims Response Hotline
- Rapid on-site response to claims nationwide
- Pre- and Post-crisis management
- Public relations services
- Governmental compliance and regulatory support
- Contract review services

**Claims**

- Our policies are our promises

- Ironshore distinguishes itself in the industry with Environmental Claims and the Production Unit working closely to meet our customers’ needs
- Nationally recognized panel counsel
- One claims notification department
- One point of contact for information on your claims
- Open dialogue with insureds
- Regional claims presence

**Consultants Network**

- National Network of Environmental Consultants available for a multitude of services to support client’s risk management activities
- Risk Management Services available to support clients regarding risk mitigation strategies, compliance with government regulations or prepare for complex government acts

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Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Stable) by Standard & Poor’s. For more information, please visit: www.ironshore.com.

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www.ironshore.com  info@ironshore.com

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

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