



# Ironshore Environmental®

## Healthcare Site Pollution Incident Legal Liability Select (SPILLS)



Ironshore SPILLS Healthcare is a comprehensive environmental insurance policy that assists healthcare facilities in managing their environmental exposures in an affordable manner, thereby helping to control not only environmental liabilities but also finances.

At Ironshore Environmental, we've found that when you go above expectations and think well beyond the industry standard, innovation happens every day. Ironshore SPILLS Healthcare is just one example of the way that we have considered the healthcare industry in first bringing forth relevant solutions to the marketplace including the Disinfection and Evacuation expenses included in this form.

### Target Classes of Business

Hospitals, Assisted Living, Skilled Nursing, Hospice Services, Other Medical Facilities

### Exposures

<b>Mold Matter</b>	Costly remediation of mold growth; associated bodily injury claims.
<b>Legionella</b>	Bodily injury claims related to drinking water or indoor air impacted by legionella, and associated remediation expenses to neutralize the legionella bacteria.
<b>Hazardous Spills or Other Environmental Occurrences</b>	Remediation expenses due to spills or releases of hazardous substances, including chemicals and radioactive materials, associated bodily injury claims and potential evacuation expenses associated with transporting and lodging patients.
<b>Storage Tanks</b>	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.
<b>MRSA, H1N1 and other facility-borne infectious viruses or bacteria</b>	Expensive disinfection expenses to neutralize contaminants which are not traditionally defined as pollutants, including MRSA, SARS, Norovirus and H1N1.
<b>Indoor Air Quality</b>	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.
<b>Contaminated Drinking Water</b>	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.
<b>Terrorism</b>	Complete NBCR Cover – Nuclear, Biological, Chemical and Radiological. Resulting remediation, evacuation and business interruption expenses associated with closure or quarantine are covered, whether resulting from a direct impact from a terrorist event or indirect impact from victims from a terrorist attack ending up at a facility for treatment.
<b>Defense</b>	Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.

## Solution

### Ironshore Healthcare SPILLS Policy

- Comprehensive environmental coverage for healthcare facilities
- Limits available from \$1M up to \$50M
- Low minimum premium - \$10,000
- Ease of placement – minimal underwriting and information is required for placement



## Ironshore Healthcare Site Pollution Incident Legal Liability Select (SPILLS) Coverage Specifics

- No need to schedule properties. All environmental liability of the healthcare facilities are covered, unless specifically excluded
- Broad definition of Pollutants including mold, legionella, radioactive materials and medical, biological, infectious and pathological wastes
- First and Third Party On-Site and Off-Site Remediation of Pollutants
- Third Party Bodily Injury and Property Damage, including Natural Resource Damages
- Emergency Response Expenses (without a sublimit)
- First and Third Party Blanket Transportation Coverage
- Blanket Waste Disposal Activities Coverage
- Business Interruption Coverage (without a sublimit)
- Disinfection Expenses – costs associated with remediation of contaminants which are not traditionally covered under pollution policies\*
- Evacuation Expenses\*
- Coverage is provided for Pre-existing and New Conditions

## 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

## 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.

## 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

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

[www.ironshore.com](http://www.ironshore.com)  
[info@ironshore.com](mailto:info@ironshore.com)



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