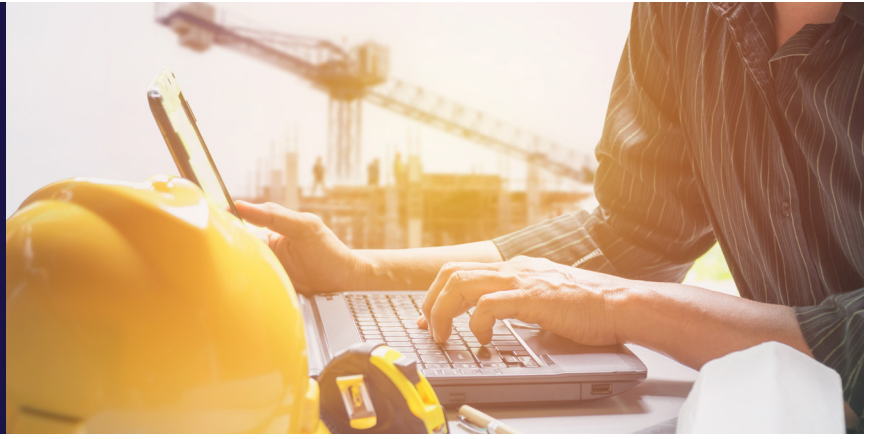




Ironshore Environmental[®]

Contractors Environmental Legal Liability (CELL) Coverage Highlights



Below is a basic outline of the coverages in the CELL Form

| Coverage | CELL |
|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insuring Agreements | Coverage A: Contractors Pollution Liability (including Emergency Response Expenses) Coverage B: Pollution Liability During Transportation (including Emergency Response Expenses) Coverage C: Non-Owned Site Pollution Liability Coverage D: Time-Element Pollution Liability (including Emergency Response Expenses) Coverage E: Image Restoration Expenses Coverage F: Disinfection Event Expenses Coverage G: Pre-Claim Event Expenses |
| Coverage Trigger | Occurrence Coverage |
| Covered Operations (Your Work) | Blanket except for your work performed at a location owned or occupied by a Named Insured |
| Pollution Liability During Transportation | Blanket including 1st and 3rd Party Transporters and includes Misdelivery |
| Non-Owned Location- Pollution Liability | Blanket Coverage for any location not owned or occupied by the Named Insured including Staging Areas |
| Owned Location- Pollution Liability | Coverage on a Time-Element Basis for scheduled properties including \$100,000 for asbestos containing materials or lead-based paint clean-up from named perils |
| Image Restoration Expenses | Up to \$250,000 Limit for Image Restoration Expenses incurred within 14 days and within 30 days of commencement of pollution incident |
| Disinfection Event Expenses | Up to \$250,000 Limit for Disinfection Event Expenses incurred within 14 days / 14 days reporting |
| Pre-Claim Event Expenses | Up to \$250,000 Limit for fees and expenses resulting from a Pre-Claim Event |
| Emergency Response Expenses | No Fault Coverage included in Coverage Parts A, B and D. No Sublimit. Incurred within 7 days / 21 days reporting |
| Defense Expenses | Outside the Limit of Insurance. Subject to the Deductible |
| Mediation | Use of mediation to potentially reduce the deductible up to 50% (max \$25,000) |
| Who is an Insured | As Scheduled, including a Joint Venture to which you are a party |
| Additional Insured | Blanket Primary and Non-Contributory Basis subject to a Written Contract |
| Waiver of Subrogation | Included on a Blanket Basis if Waived Prior to a Loss |
| Professional Services | No Professional Exclusion; Coverage can be added via endorsement for certain contracting classes |
| Natural Resource Damage | Included in The Definition Of Property Damage |
| Electromagnetic Fields, Mold Matter, and Legionella Pneumophila | Included in The Definition Of Pollutants |
| Silt and Sedimentation | Included in The Definition of Pollution Incident |
| Auditable | No |
| Minimum Premium | No minimum |
| Minimum Deductible | \$2,500 |
| Minimum Limit Available | \$500,000 |
| Maximum Limit Available | \$50,000,000 |

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

1-877-IRON411

www.ironshore.com
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