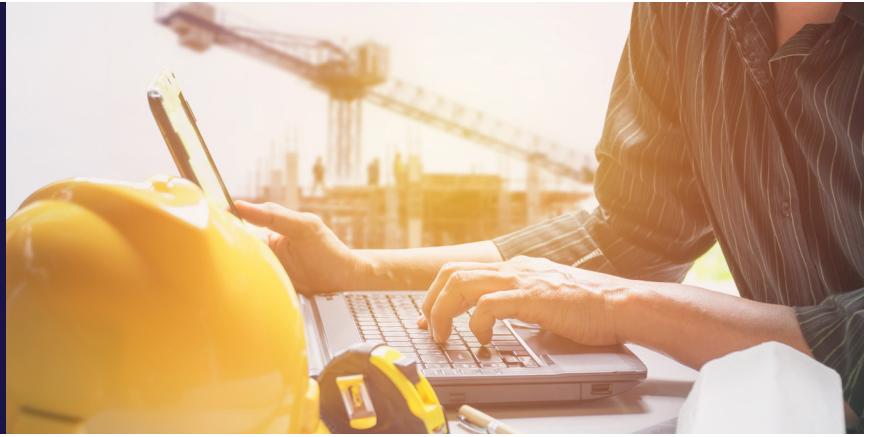




Ironshore Environmental[®]

Contractors Environmental Legal Liability (CELL) Coverage Highlights



Below is a basic outline of the coverages in the CELL Form (07/18 Version)

Coverage	CELL (07/18)
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	\$250,000 Limit for Image Restoration Expenses incurred within 14 days and within 30 days of commencement of pollution incident
Disinfection Event Expenses	\$250,000 Limit for Disinfection Event Expenses incurred within 14 days / 14 days reporting
Pre-Claim Event Expenses	\$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
Natural Resource Damage	Included in The Definition Of Property Damage
Electromagnetic Fields, Mold Matter, and Legionella Neumophila	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
info@ironshore.com



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.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Bound insurance policies, rather than summaries thereof, govern. Not all insurance coverages or products are available in all states or regions and policy terms may vary based on individual state or region requirements. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.