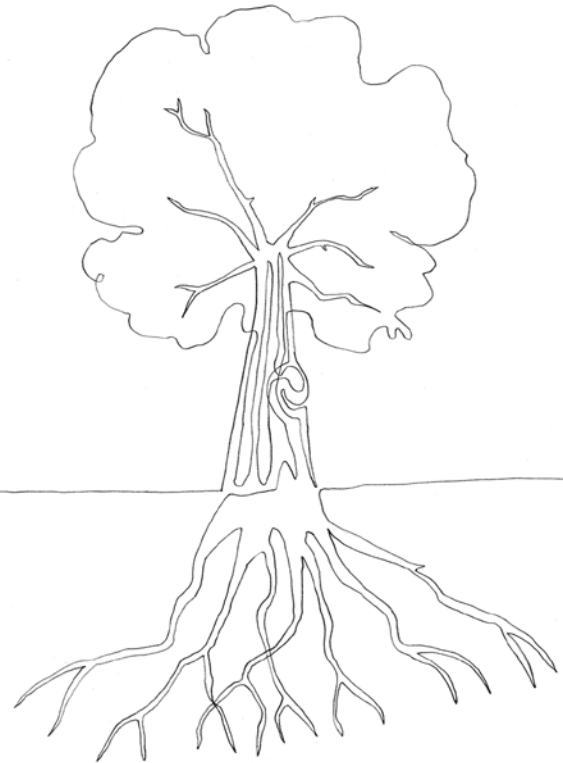


Enhance Property Programs with Beazley ECLIPSE

Fixed-site environmental coverage for
a single location or property portfolios.

Beazley ECLIPSE provides solutions for entities including but not limited to companies, landowners and investors confronted with increased governmental scrutiny and enforcement, and the potential for environmental liabilities as a result of site-specific pollution risks and contamination associated with prior-use legacy issues and routine operational exposures.



Beazley ECLIPSE

Beazley ECLIPSE is a sophisticated but user-friendly environmental liability and cleanup insurance product and risk-management tool, which is designed to help control both known and unknown pollution risks associated with transactional and fixed-site (covered location) operational hazards, and potential contamination exposures.

For more than 25 years, property insureds and their brokers have looked to Beazley for exceptional service underpinned by technical expertise. Environmental exposures affect a range of entities including property developers, portfolio managers, building owners and real estate investment trusts. Beazley ECLIPSE offers a beneficial enhancement for property placements by providing coverage, in addition to standard property insurance, to help reduce exposure to pollution risks.

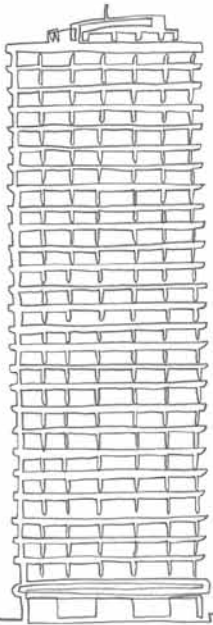
Beazley ECLIPSE, in its base form, provides comprehensive coverage developed to help mitigate damages and loss resulting from claims for bodily injury, property damage, cleanup and the destruction of natural resources due to pollution conditions on, at, under or migrating from a covered location. The coverage extends to transportation pollution liability and non-owned disposal site pollution liability, thus assisting clients in rounding out coverage and capturing the primary site-specific pollution exposure pathways.

At Beazley, we have assembled a team of seasoned underwriters, risk managers and claims managers who are committed and ready to assist whenever and wherever necessary, and when it matters most.

Coverage

- Covered location pollution liability – for new and existing pollution conditions
- Transportation pollution liability (coverage for third party carriers and insured as carrier, and includes coverage for inbound and outbound waste, materials, goods or products)
- Non-owned disposal site pollution liability (blanket locations, both onsite and offsite coverage)
- Coverage for pass-through contamination migrating to and/or through a covered location from an offsite source
- Reputation management reimbursement
- Definition of pollution condition includes medical infectious and pathological waste, low-level radioactive waste and material, Legionella and microbial matter (i.e., fungus or mold)
- Definition of property damage includes diminished value and natural resource damage
- Coverage for scheduled divested locations
- Primary coverage
- Policy assignment with prior written consent
- Option for choice of law

For more information go to
www.beazley.com/environmental



Beazley ECLIPSE coverage enhancements

Beazley's ECLIPSE policy form can be tailored to fit your unique exposure via manuscript endorsement language. In addition, available standard coverage endorsements include but are not limited to the following:

- Loss of rental/tenant income
- Business interruption and extra expense
- Underground storage tank(s)
- Evidence of financial responsibility
- Lead-based paint and asbestos (BI/PD and Cleanup)

Size/Definition

Beazley will consider risks ranging in size from single-site habitational, commercial and retail locations to scheduled portfolios of industrial, treatment/storage/disposal (TSD) and petroleum bulk storage facility locations.

Target market

Risks including but not limited to habitational, commercial, retail, agricultural, golf courses/resorts/recreation, warehousing and distribution, educational, healthcare, landfills, recycling, TSDs, transportation, rail yards, manufacturing, industrial, storage tanks, chemical, municipalities, Department of Defense and Department of Energy

Key territories

US and Canada

Limits

Up to US \$20,000,000

Term

Up to 10 years

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The descriptions contained in this communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers doing business with Beazley's Lloyd's of London syndicates. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

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