

# Premises Environmental Liability

## Appetite sheet

**QBE's Premises Environmental Liability (PEL) solutions are designed to respond to pollution and environmental damage arising from the insured's properties and associated business activities.**

The insured can select which of their sites are to be included as insured premises, with a broad menu of coverage available.

PEL policies are underwritten by QBE's specialist Environmental Impairment Liability (EIL) team based in London, UK. The team has a wealth of experience in underwriting such operational covers for a diverse range of industry sectors and historic pollution programmes for property investment and redevelopment and merger and acquisition deals.

This underwriting expertise is combined with a focus on flexibility, responsiveness and service and supported by the recognised capability and financial strength of the wider QBE group of companies.

### Key benefits

The policies have been designed to keep pace with the need to provide adequate safeguards in this constantly changing environment, and provide the following benefits:

- Pollution can be sudden or gradual, thereby creating greater certainty for the named insured
- In addition to civil/tort law, policies are specifically designed to respond to broad and changing environmental law
- Cover for historic pollution can be offered with periods of up to 10 years, with 5-year terms for operational 'new' incidents
- PEL coverage can be offered on a standalone basis or combined with many other products offered by QBE, including General Liability and Property Damage.





## Key aspects of QBE cover

- Clean-up costs imposed on the insured by regulators, including those incurred by the regulators themselves – covers remediation of the insured's own property and any other land, water or natural resources impacted offsite. ✓
- Liability for third-party bodily injury, property damage (including loss of use and diminishment in value), nuisance and clean-up costs ✓
- Liability for third-party bodily injury, property damage, nuisance and clean-up costs where pollution results from transportation by or on behalf of the insured ✓
- The insured's business interruption following pollution or environmental damage covered by the policy ✓
- Emergency expenditure incurred in responding to an incident is included ✓
- Costs and expenses for all insured sections, including investigation, adjustment and legal defence. ✓

## Programme structures

- Limits to USD 30 million each incident, costs inclusive. Larger aggregate limits are available
- Policies are structured with an excess - minimum USD 2,500 each incident
- Policies are on a claims-made basis
- Cover can be provided for historical (contaminated land) exposures or future incidents which arise from the ongoing operations of the insured.

## Contacts

Quotations can be obtained by contacting any QBE branch or the EIL team direct:

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3442/PREMISESENVIRONMENTALLIABILITY/JULY2012

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