

COMPARE THE COVER

An Environmental Impairment Liability policy offers comprehensive protection in the increasingly common event of environmental contamination

COVERAGE	GENERAL LIABILITY	PROPERTY & ISR	PROFESSIONAL INDEMNITY	DIRECTORS & OFFICERS LIABILITY	ENVIRONMENTAL LIABILITY
DEFENCE COSTS					
Legal Expenses	✓	✗	✓	✓	✓
FIRST PARTY EXPENSES					
Sudden & Accidental Pollution	✗	✓*	✗	✗	✓
Gradual Contamination	✗	✗	✗	✗	✓
Regulatory Clean Up Orders	✗	✓*	✗	✗	✓
Civil Fines and Penalties	✗	✗	✗	✗	✓
Business Interruption	✗	✓*	✗	✗	✓
Asbestos and Biological Contaminants	✗	✗	✗	✗	✓
Remediation of your property including illicit abandonment	✗	✗	✗	✗	✓
Emergency Response Costs	✗	✗	✗	✗	✓
Public Relations Expenses	✗	✗	✓	✗	✓
THIRD PARTY CLAIMS					
Sudden And Accidental Pollution	✓	✗	✓✗	✓✗	✓
Gradual Contamination	✗	✗	✓✗	✓✗	✓
Regulatory Clean Up Orders	✗	✗	✓✗	✗	✓
Business Interruption	✗	✗	✓✗	✗	✓
Natural Resources and Biodiversity Damage	✗	✗	✓✗	✓✗	✓
Asbestos and Biological Contaminants	✗	✗	✗	✓✗	✓
Bodily Injury	✓	✗	✓✗	✗	✓
Property Damage	✓	✗	✓✗	✗	✓
Diminution In Property Value	✗	✗	✓✗	✓✗	✓

*only applicable if the damage is caused by or arises from the occurrence of any event or the operation of any peril which is not otherwise excluded under the Policy



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