



Environmental and General Liability Exposures (EAGLE) Program[®] – Target Classes

Insureds are Fixed Site Facility clients who, through their operation, process or products sold, may have environmental exposure. Minimum Premium: \$20,000, Limits Available Up To: \$25,000,000

- **Coverage A:** Bodily Injury and Property Damage; **Coverage B:** Personal and Advertising Injury; and **Coverage C:** Medical Expense are based on the ISO 2007 General Liability Form with many value-added provisions

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- **Coverage D:** Pollution Legal Liability arising from pollution conditions on, under or migrating from an insured property or non-owned location on a claims-made and reported basis
 - **Coverage D-1 (a.-c.):** Third Party on-site Bodily Injury & Property Damage and Third Party off-site Bodily Injury, Property Damage & Clean-Up Costs for scheduled insured properties and non-owned locations. On-site clean-up costs can be added to owned and operated properties by endorsement and is included for non-owned disposal sites
 - **Coverage D-2:** Blanket coverage for on- and off-site Third Party Bodily Injury & Property Damage arising from Pollution Conditions that are discovered within 10 days of commencement and reported within 30 days at premises owned, occupied, rented or leased by the insured

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- **Coverage E:** Additional Pollution Legal Liability on an occurrence basis
 - **Coverage E-1:** Hostile Fire and Building Equipment equivalent to ISO's pollution exception
 - **Coverage E-2:** Products Pollution and Exposure Liability
 - **Coverage E-3:** Contractors Pollution Legal Liability for fixed site insureds that may install or service their products
 - **Coverage E-4:** Pollution Conditions from Transported Cargo by either the insured or a third-party carrier

Notable Terms and Conditions:

- Per location/per project General Aggregate Limit
- Under Coverages D and E, natural resource damages, restoration costs and emergency response costs coverage
- Microbial matter and *Legionella pneumophila* included in definition of pollutants
- No premium audit provision

EAGLE CEFF (Commercial Excess Follow Form)

- Excess Follow Form Basis – \$25M in total limits excess of the primary EAGLE (\$1M/2M limits), Auto (\$1M limit) and Employers Liability (\$1M limit)
- Coverage D and E of underlying EAGLE can be included, excluded, or sub-limited

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EAGLE Target Classes of Business

Chemical Related

- Chemical/Component Ingredients
- Chemical Warehouseman
- Coating (commercial end user)
- Color or Pigment Preparation
- Fertilizer, Herbicide, Pesticide, Insecticide
- Food Additives
- Paint
- Personal Care Products
- Soap/Detergent/Industrial Cleaners
- Solvents
- Waxes or Polishes

Metal Working

- Electroplater
- Foundries
- Metal Goods
- Tool & Die

Construction Related

- Adhesives/Sealants/Caulking
- Bolts & Screws
- Cement or Plaster
- Interior Building Finishing materials
- Wood Preserving

Specialty

- Abrasives
- Auto, Aircraft, RV & Watercraft: Non-Critical Parts
- Electrical Parts
- Equipment used to cleanup, treat, monitor, control or measure pollution
- Quarries
- Textiles
- Waste Treatment, Storage or Disposal Facilities

Petroleum/Rubber/Plastic Related

- Asphalt
- Floor Covering
- Fuel Additives (Ethanol, Biodiesel)
- Ink
- Lubricants & Oils
- Membranes or Liners (under or aboveground)
- Plastic or Rubber Goods
- Resin

Packaging/Containers

- Aerosol Containers
- Aerosol Filters
- Beverage/ Bottling
- Bottle/ Jar/ Glass
- Drums (including reconditioning)

For more information regarding this coverage enhancement, as well as other AIG Environmental products and services, please contact your local underwriter or email us at environmental@aig.com.



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