



NextGen Protection®

EAGLE AgriProtect®



Manufacturers of pesticides, herbicides, and fertilizers blend or mix hazardous and non-hazardous chemicals with organic and inorganic materials to create a product that achieves a desired effect on agricultural crops. However, mishandling this product and its ingredients and waste material may cause an undesirable effect in the form of third party liability claims and financial hardship.

EAGLE AgriProtect offered through AIG insurers provides a comprehensive insurance solution tailored to the unique environmental exposures facing the agricultural manufacturing industry.

Environmental Exposures	Why is this a Concern?	EAGLE AgriProtect Coverage Solution
Raw Materials including Anhydrous Ammonia and Nitrogen-based Compounds	<p>Storage & Handling – The raw materials used in the manufacturing process vary with the intended function of the product. The varying chemical properties of these materials require each to be handled and stored according to specific guidelines. Improper chemical management may lead to accidental spills or leaks causing damage to neighboring properties or environmental contamination.</p> <p>Product Application – Since each product is highly regulated and manufactured for a specific function, an improperly mixed product, poor quality control practices, or an inappropriately labeled or applied product may result in a product recall or liability claims against the manufacturer for bodily injury, property damage, or environmental contamination.</p>	<p>Protection from third-party claims for Bodily Injury and Property Damage and Clean-Up Costs resulting from Pollution Conditions is provided in the policy form.</p> <p>Defense Costs for pollution liability up to an additional \$250K above the applicable limit is provided.</p> <p>Protection from Pollution Conditions from Aboveground Storage Tanks (ASTs) is provided in the policy form.</p> <p>Emergency Response Costs coverage allows an Insured to quickly respond to a pollution condition that requires immediate action, regardless of whether or not a written claim is received.</p> <p>CrisisResponse® coverage, available to EAGLE Excess Follow Form policyholders, may minimize the impact of a major event by providing crisis management intervention.</p> <p>Products Pollution, provided in the policy form, protecting policyholders in the event of claims for bodily injury or property damage resulting from pollution conditions caused by your product.</p> <p>Product Recall Expense coverage is provided for reasonable and necessary expenses incurred to recall, recover, or destroy your product.</p>
Transportation & Disposal of Materials and/or Products	A mishap during product shipment or waste disposal could lead to an accidental spill or release. The manufacturer may be held legally responsible for the subsequent clean-up, even if the product is not considered hazardous.	<p>Coverage is offered for Clean-Up Costs for material spilled or released while being transported, or while being loaded or unloaded, whether by automobile, railcar, boat, or aircraft.</p> <p>Coverage is offered for Clean-Up Costs for waste that causes a pollution condition at a licensed non-owned disposal site.</p>

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Ammonia Release Contaminates Soil and Marshlands

During the transfer of ammonia from a truck cargo tank to a fertilizer manufacturer's tank on site, the employee responsible for overseeing the transfer was distracted and didn't completely close the flow valve. Approximately 1,300 gallons of ammonia leaked from the tank and escaped the containment area. The release impacted the surrounding soils and marshland in addition to the swamp areas adjacent to the property. State officials were notified and determined the manufacturer was liable for the remediation.

EAGLE AgriProtect may provide coverage for clean-up costs for materials spilled or released while being loaded or unloaded. Restoration Costs is included in the definition of clean-up costs.



Drainage from Pesticide Containers Contaminates Water

A pesticide storage area was located near a rural residential area whose residents utilize private wells for drinking water. Waste and rinse water from approximately 1,600 pesticide containers were improperly disposed of at the site, resulting in soil and ground water contamination from pesticides, herbicides, and volatile organic compounds. The 250 residents living within 1 mile of the site filed a class action lawsuit against the manufacturer that maintained the storage area.

EAGLE AgriProtect may provide coverage for third-party claims for bodily injury, property damage, and clean-up costs for pollution conditions. EAGLE AgriProtect may also provide an increased limit for Defense Costs for pollution liability.

For more than three decades AIG has been the leader in the environmental insurance market, developing products geared toward the unique risks and exposures faced by different industry types. EAGLE AgriProtect is an endorsement to the Environmental and General Liability Exposures (EAGLE) Program® policy that was designed with benefits specifically for manufacturers of fertilizers, pesticides, and herbicides. Contact AIG today to start proactively managing your environmental risks.

Get NextGen Protection

Contact us::

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Bring on tomorrow



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Claims scenarios are presented for illustrations only and are not intended to be relied upon by insureds.