



## EAGLE ChemProtect®

The chemical industry manufactures many products that are part of our everyday lives: from plastics to electronics, fabrics to furniture. While these example products each have their own end use, all chemical manufacturers and distributors face similar environmental exposures that, if not properly addressed, could potentially lead to costly liability claims.

Fortunately, EAGLE ChemProtect offered through AIG insurers provides a comprehensive insurance solution tailored to the unique environmental pollution risks faced by chemical manufacturers and distributors.

Environmental Exposures	Why is this a Concern?	EAGLE ChemProtect Coverage Solution
<i>Product Manufacturing</i>	A faulty piece of equipment or an error made during one stage of a manufacturing process could produce an entire batch of defective products. The manufacturer may face multiple product liability claims originating from that single faulty batch.	<ul style="list-style-type: none"><li>• Coverage is offered for multiple claims arising from a related condition affecting a lot of goods or products and is considered to be one occurrence, subject to one policy deductible.</li></ul>
<i>Product Distribution</i>	A mishap during product shipment may lead to an accidental spill or release. The manufacturer may be held legally responsible for the subsequent clean-up.	<ul style="list-style-type: none"><li>• Coverage is offered for Clean-Up Costs for material spilled or released while being transported or while being loaded or unloaded, whether by railcar, boat, aircraft or truck.</li></ul>
<i>Storage &amp; Handling of Raw Materials and/or Products</i>	The varying chemical properties of raw materials and finished products require each to be handled and stored according to specific practices. Unintentional chemical reactions at a manufacturing, distribution, or warehouse facility could have disastrous results, including fires, large scale releases, or explosions. These events may garner adverse media attention and require a swift response, especially if the facility is located in close proximity to a populous area.	<ul style="list-style-type: none"><li>• 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.</li><li>• Coverage is provided when non-compliance with regulations and laws is a reasonable response to emergency circumstances and is reported to us.</li><li>• CrisisResponse® coverage, available to EAGLE Excess Follow Form policyholders, may minimize the impact of a major event by providing crisis services.</li></ul>
<i>Chemical Facility Operations</i>	Quality control issues or lapses in facility operations may lead to accidental spills or leaks, causing damage to neighboring properties and resulting in claims against the manufacturer for bodily injury, property damage, or environmental contamination.	<ul style="list-style-type: none"><li>• Coverage is offered for claims for Bodily Injury, Property Damage, and Clean-Up Costs resulting from Pollution Conditions. Coverage is also provided for Pollution Conditions resulting from illicit abandonment by a third party or waste disposed of at a licensed non-owned disposal site.</li></ul>
<i>International Product Management</i>	Exports from the US chemical industry account for roughly 10% of all US merchandise exports. Increased capacity and decreased production costs in foreign countries further encourage the global scope of the chemical industry.	<ul style="list-style-type: none"><li>• Products Pollution coverage includes World Wide Territory coverage, providing protection to policyholders in the event of claims for Bodily Injury or Property Damage resulting from Pollution Conditions caused by your products that are produced or sold anywhere in the world.</li></ul>

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### Leaking Industrial Solvents Shut Down Sewer Plant

A mixture of industrial solvents was accidentally released from a chemical manufacturing facility located a half mile from a municipal waste water treatment facility. The spilled solvents overpowered the treatment plant and contaminated a 12 mile stretch of a nearby creek, killing hundreds of fish and making drinking water unsafe. The treatment plant was forced to permanently close due to the contamination. The chemical manufacturer was found responsible for the environmental contamination, property damage, and business interruption and was required to pay for the clean-up costs.

EAGLE ChemProtect may provide coverage for third-party claims for bodily injury, property damage, and clean-up costs resulting from pollution conditions.

### Warehouse Containing Pool Chemicals Explodes

An after-hours explosion at a warehouse belonging to a pool chemical distributor caused the warehouse to burst into flames, sending a cloud of chlorine gas and muriatic acid over the surrounding community. The explosion and subsequent fire caused extensive damage to both the environment as well as impacting the residents of the neighboring community.

EAGLE ChemProtect may provide coverage for emergency response costs, allowing a policyholder to respond to the pollution condition that requires immediate action, regardless of whether or not a written claim is received.

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 multiple industry types. EAGLE ChemProtect is an endorsement to the Environmental and General Liability Exposures (EAGLE) Program® policy that was designed with benefits specifically catered to the chemical industry. Contact AIG today to start proactively managing your environmental risks.

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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.