



EAGLE Personal Care Protect®

Consumers of household and personal products, including soaps, detergents, toiletries, and cosmetics, rely on manufacturers to design products that promote an individual’s physical and emotional well-being. EAGLE Personal Care Protect, offered through AIG insurers, may help protect manufacturers of household and personal products from their operation’s potential environmental liability exposures.

Environmental Exposures	Why is this a Concern?	EAGLE Personal Care Protect Coverage Solution
<i>Storage & Handling of Ingredients</i>	The ingredients used during the manufacturing process vary depending on the end product. Some common ingredients include oils, salts, acids, perfumes, dyes, and organic solvents. Improper management of these materials may lead to accidental spills or leaks, causing damage to neighboring properties or the environment.	<ul style="list-style-type: none">• Protection from third-party claims for Bodily Injury and Property Damage and Clean-Up Costs resulting from Pollution Conditions, including those caused by an unknown underground storage tank or aboveground storage tank, is provided in the policy form. Known underground storage tanks can be scheduled via endorsement.
<i>Byproducts</i>	Some of the byproducts of the manufacturing process, including glycerin, lye, and acids, may be flammable or explosive, and may be a concern if the facility is located in close proximity to a populous area. Unforeseen events, such as a major fire or chemical release, may garner adverse media attention and require swift action.	<ul style="list-style-type: none">• Emergency Response Costs allow an Insured to quickly respond to a pollution condition that requires immediate action, regardless of whether or not a written claim is received.• CrisisResponse® coverage, available to EAGLE Excess Follow Form policyholders, may minimize the impact of a major event by providing crisis management costs.
<i>Transportation & Disposal</i>	A mishap during product shipment or waste transport may lead to an accidental spill or release while en route, at the time of product delivery, or after waste disposal. The manufacturer may be held legally responsible for the subsequent clean-up, even if the product is not commonly considered hazardous.	<ul style="list-style-type: none">• 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.• Coverage is offered for Clean-Up Costs for waste that causes a pollution condition at a properly licensed non-owned disposal site..
<i>Volatile Organic Compounds (VOCs)</i>	VOCs are chemical compounds emitted as gases from many household products including aerosol sprays, cleansers, and adhesives. Some VOCs may cause health effects such as eye, nose, and throat irritation or respiratory illness. If these products are not labeled correctly, a manufacturer may be held liable for bodily injury claims.	<ul style="list-style-type: none">• Products Pollution, provided in the policy form, protects policyholders in the event of claims for bodily injury or property damage resulting from pollution conditions caused by your product.• Defense Costs for pollution liability up to an additional \$250K above the applicable limit is provided.

EAGLE Personal Care Protect®

Discovery of Rusted Chemical Drums

A 26 acre site containing a pond, marsh area and wetlands was owned by a manufacturer of detergents and floor finishing products. The EPA discovered that the site contained over 600 rusted half-buried leaking drums of chemicals. The company faced a multi-million dollar class action lawsuit from community residents alleging liability for bodily injury, property damage and clean-up of pollution conditions.

EAGLE Personal Care Protect provides coverage for third-party claims for Bodily Injury and Property Damage and Clean-Up Costs resulting from Pollution Conditions.

Product Defect Leads to Liability

A local carnival featured an artist painting children's faces to resemble various animals. Afterwards, several children developed rashes, itchiness, and swelling on their faces where they had been painted. The paint was later found to contain significant microbial contamination. The cosmetic company that manufactured and distributed the face paint was required to issue a recall and faced additional liability for bodily injury claims from the children's families.

EAGLE Personal Care Protect provides coverage for reasonable and necessary costs incurred to recall, recover, or destroy your product.

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 Personal Care Protect is an endorsement to the Environmental and General Liability Exposures (EAGLE) Program® policy that was designed with benefits specifically for manufacturers of household and personal products. Contact AIG today to start proactively managing your environmental risks.

Contact us::

environmental@aig.com
www.aig.com/us/environmental



Bring on tomorrow



American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: www.linkedin.com/company/aig

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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