



## EAGLE TopCoat Protect®

Manufacturers of coatings, paints, and sealants face a variety of environmental exposures in the production and distribution of their products. These exposures vary depending on the chemical properties of the raw materials as well as the use of the finished product. If these exposures are not properly addressed, potential liability claims can be costly to defend and resolve.

EAGLE TopCoat Protect offered through AIG insurers provides a comprehensive insurance solution tailored to the unique environmental exposures of the paints, coatings, and sealants manufacturing industry.

Environmental Exposures	Why is this a Concern?	EAGLE TopCoat Protect Coverage Solution
<i>Chemical Management</i>	Each material used in the manufacturing process, whether hazardous or non-hazardous, has unique chemical properties and safety regulations. Improper storage and handling may lead to accidental spills or leaks causing damage to neighboring properties or environmental contamination.	<ul style="list-style-type: none"><li>• 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.</li><li>• Defense Costs for pollution liability up to an additional \$250K above the applicable limit is provided.</li></ul>
<i>Chemical Storage</i>	Some of the raw materials stored at paint manufacturing facilities, including solvents and resins, may be flammable or explosive, and could give rise to concerns 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"><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>• CrisisResponse® coverage, available to EAGLE Excess Follow Form policyholders, may minimize the impact of a major event by providing crisis management intervention.</li></ul>
<i>Product Application</i>	Architectural paints and coatings, such as water-based paints, are often applied by consumers (with varying levels of experience) in residential settings where exposure and the likelihood for subsequent liability claims may be elevated.	<ul style="list-style-type: none"><li>• 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.</li><li>• Product Recall Expense coverage is provided for reasonable and necessary expenses incurred to recall, recover, or destroy your product.</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, even if the product is not considered hazardous.	<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 automobile, railcar, boat, or aircraft.</li></ul>
<i>Transportation &amp; Disposal of Waste</i>	Waste generated by paint manufacturers may be hazardous or non-hazardous and may include off-spec products, pigment dusts, and wastewater.	<ul style="list-style-type: none"><li>• Coverage is offered for Clean-Up Costs for waste that causes a pollution condition at a licensed non-owned disposal site.</li></ul>

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### Explosion at a Coating Manufacturing Facility

A coatings manufacturing facility was having a processing system replaced by outside contractors. During the course of dismantling and replacing components of the piping system an explosion occurred resulting in a fire that quickly spread through the facility. Various chemicals were released to the atmosphere resulting in the evacuation of an area within a 2 mile radius. Considerable emergency response costs were incurred with respect to the emergency response teams, coordination of evacuation, and extra expenses incurred by the evacuees.

EAGLE TopCoat Protect may provide coverage for the emergency response costs that were incurred by the insured within 72 hours of the commencement of the pollution condition, without the need for a third-party claim.

### Accidental Spill during a Routine Product Delivery

During the course of transporting a shipment of refinishing coatings to an automobile manufacturer, the truck driver was involved in an accident with a passenger vehicle. As a result of the collision, 200,000 gallons of primer and paint spilled across the highway and into a nearby creek, contaminating both the soil and surface water.

EAGLE TopCoat Protect may provide coverage for clean-up costs for material spilled or released while being transported, whether by automobile, railcar, boat, or aircraft.

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 TopCoat Protect is an endorsement to the Environmental and General Liability Exposures (EAGLE) Program® policy that was designed with benefits specifically for manufacturers of paints, coatings, and sealants. Contact AIG today to start proactively managing your environmental risks.

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