



EAGLE TSDF Protect®

Treatment, storage, and disposal facilities, collectively TSDFs, are designed to treat, store, and dispose of hazardous municipal and industrial waste. Unfortunately, due to the nature of waste materials, owners and operators of TSDFs may want to seek protection from environmental exposures due to their operations.

EAGLE TSDF Protect, offered through AIG insurers, provides a comprehensive insurance solution tailored to the unique environmental exposures of the waste management industry.

TSD Facility Type	Potential Environmental Exposures	EAGLE TSDF Protect Coverage Solution
<i>Transfer Station</i>	Transfer stations accept, sort, and transfer waste from local collection trucks into larger vehicles for shipment to treatment and disposal facilities. While there are economic benefits associated with transfer stations, mismanaging those operations may be detrimental to the environment and quality of life for neighboring communities.	<ul style="list-style-type: none">• Defense Costs for pollution liability up to an additional \$250K above the applicable limit is provided.• CrisisResponse®, available to EAGLE Excess Follow Form policyholders, may minimize the impact of negative publicity surrounding an event.
<i>Material Recovery Facility</i>	Material recovery facilities (MRFs) receive, separate, and prepare recyclable waste material for resale. While 'clean MRFs' receive only pre-sorted recyclables, 'dirty MRFs' receive comingled waste, which may potentially include environmental contaminants. An unexpected waste stream may necessitate immediate action.	<ul style="list-style-type: none">• Emergency Response Costs allows an Insured to quickly respond to a pollution condition that requires immediate action, regardless of whether or not a written claim is received.
<i>Incinerator</i>	One common method for treating hazardous waste is by incineration. This destroys many of the harmful properties of the waste, but may emit heavy metal air emissions and generate ash, which may also be considered hazardous. If an accidental release occurs, resulting legal action may be costly.	<ul style="list-style-type: none">• A separate aggregate limit applies for pollution liability so that covered pollution liability losses will not erode the available limit for general liability losses.
<i>Landfill</i>	Landfills are designed to accept a specific type of waste. If a municipal solid waste landfill were to inadvertently receive household hazardous waste as part of the residential waste stream, it may breach the landfill liner, causing contamination to seep into the soil and groundwater, negatively impacting human health and 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 is provided in the policy form.
<i>Scrap Recyclers</i>	Scrap recyclers buy discarded materials, typically metals, from industrial facilities or individuals, then sort and clean the materials for resale. Unfortunately, due to the high value of metals, theft is a common concern, putting recyclers legally and financially at risk.	<ul style="list-style-type: none">• Conversion coverage provides protection for the Insured in the event they are found legally liable to pay damages resulting from conversion.

EAGLE TSDF Protect®

Fire at an Oil Recycling Facility

A spark from a welding torch ignited a holding pool containing oil and diesel fuel at an oil recycling facility. The fire released asbestos from the roof materials at the facility and deposited asbestos-containing materials for a radius of at least one mile in each direction from the oil recycling facility. An unknown amount of oil and chemicals drained from the building into a nearby creek, killing approximately 100 pounds of fish.

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

Contamination at a Solid Waste Landfill

A privately owned solid waste landfill is located within 3 miles of 1,900 residents that depend on private wells as their source of drinking water. Thirty-five residents filed a lawsuit against the landfill operator alleging bodily injury and property damage due to contamination emanating from the landfill. Further investigation detected volatile organic compounds in the groundwater and in twenty private wells. In addition, five 55-gallon drums of organic solvents, dyes and metals, were found to be leaking from the landfill.

EAGLE TSDF Protect provides a separate aggregate limit applicable to pollution liability claims so that covered pollution liability losses will not erode the available limit for covered general liability claims.

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 TSDF Protect is an endorsement to the Environmental and General Liability Exposures (EAGLE) Program® policy that was designed with benefits specifically for waste treatment, storage, and disposal facility owners and operators. 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.