



Closure and Post Closure Financial Assurance Policy Product Profile

Great American Insurance Group's Closure and Post Closure Financial Assurance Policy provides the insured with a financial assurance mechanism to meet their needs for the closure and/or post closure costs of a regulated waste facility.

Some of the benefits of Great American Insurance Group's Closure and Post Closure Financial Assurance Policy include the following:

- The policy allows for payments directly to the regulatory agency for a full or partial closure and/or post closure costs.
- The policy pays on behalf of the Insured and the Company can deal directly with the regulatory agency on behalf of the Insured.
- The policy has modified cancellation provisions to comply with the financial assurance guidelines.
- Assists the Insured in meeting its financial assurance obligations.
- Coverage may be available with reduced or no collateral requirement.

The Great American Insurance Group's Closure and Post Closure Financial Assurance Policy is ideal for any customer class that owns or operates a landfill, waste treatment unit or a hazardous waste treatment, storage or disposal facility and is required to post financial assurance costs to meet the regulatory guidelines under RCRA.

Great American Insurance Group's Environmental Division provides the flexibility, service and financial strength you need:

- Highly experienced underwriting staff.
- Limits of liability up to \$25 million.
- Policy terms of up to 3 years.
- \$5,000 minimum premiums and retentions (single year policy).
- Covered locations in the United States.
- With our dedicated environmental claims handling capabilities and nationwide network of emergency response contractors, environmental management firms, and attorneys specializing in environmental matters, Great American Insurance Group will be there to provide the technical expertise, cost management, and responsiveness you deserve.
- Financial strength for the long haul. Great American has recently been rated as "A" (Excellent) by AM Best, "A" (Strong) by S&P and "A+" (Strong) by Fitch.

Contact and Submission Information:

Great American Insurance Group
Environmental Division
401 Plymouth Road
Suite 100
Plymouth Meeting, PA 19462
888-828-4320

Submission requirements for Great American Insurance Group's Closure and Post Closure Financial Assurance Policy generally include the following:

- ✓ A Great American Insurance Company General Application for Environmental Insurance.
- ✓ The prospective client's past three (3) years loss history.
- ✓ The prospective client's last two (2) years financial statements and/or 10-k reports.

- ✓ The most recent environmental reports or a completed Great American Insurance Company Closure and Post Closure Financial Assurance Policy supplemental application.
- ✓ A signed and dated guaranty agreement.
- ✓ A copy of the most recent Closure and Post Closure plans filed with the regulatory agency.
- ✓ The most recent risk control reports for the covered location.

The members of the Great American Insurance Group are subsidiaries of the American Financial Group whose common stock is listed and traded on the New York Stock Exchange and NASDAQ under the symbol AFG. The group is engaged in primarily property and casualty insurance focusing on specialized commercial products for businesses. The group provided its first insurance policy in 1872.