



Premises Environmental Liability Insurance Policy Product Profile

Great American Insurance Group's Premises Environmental Liability Insurance Policy provides coverage for bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Covered Locations. The policy also provides coverage for the Insured's liability associated with non-owned disposal sites, transportation of products or wastes, and incidental Contracting Services.

Some of the benefits of Great American Insurance Group's Premises Environmental Liability Insurance Policy include the following:

- ✓ Coverage for both new and historical conditions can be included in one form.
- ✓ Coverage is provided for both sudden and gradual pollution events.
- ✓ Coverage is provided for both on-site and off-site clean-up costs with both a claim and discovery triggering mechanism.
- ✓ Coverage is provided for Contracting Services performed by the Insured.
- ✓ Coverage is provided for non-owned disposal sites on an unscheduled basis.
- ✓ Coverage is provided for both in-bound and out-bound transportation to or from a Covered Location.
- ✓ Coverage is provided for natural resource damages.
- ✓ Coverage for legal expense is provided within the limit of liability.
- ✓ Coverage is provided for compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments where insurable by law.
- ✓ The policy's definition of bodily injury includes building related illness and medical and environmental monitoring.
- ✓ The policy's definition of pollutants includes mold matter, petroleum hydrocarbons, EMFs and legionella.
- ✓ The policy's definition of pollution conditions includes the illicit abandonment of pollutants.
- ✓ The policy includes a ninety (90) day automatic extended reporting period and provides for a three (3) years optional extended reporting period.
- ✓ The policy provides for Cumis Counsel where entitled by law.

The following industries face environmental exposures everyday and would benefit from the protection offered under Great American Insurance Group's Premises Environmental Liability Insurance Policy:

- Environmental Facilities including landfills, recyclers and treatment plants.
- Real estate including apartments, condominiums, hotels, offices and shopping centers.
- Chemical/Petroleum Facilities including distribution, manufacturing and storage facilities.
- Commercial Facilities including food and warehouse facilities, airports and universities.
- Healthcare Facilities including hospitals, healthcare centers and nursing homes.
- Industrial Facilities including light and general manufacturing plants.
- Municipalities and Utilities

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 10 years.
- \$5,000 minimum premiums and retentions (single year policy).
- Covered locations in both the United States and Canada.

- Separate limits can be applied to each coverage part.
- 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:

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Environmental Division
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Submission requirements for Great American Insurance Group’s Premises Environmental Liability Insurance 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 Premises Environmental Liability supplemental application.

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.