

Environmental impairment liability



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Markel's environmental impairment site liability policy (EIL) has redefined how business owners protect their fixed real estate assets from environmental risk. The EIL product is designed to protect business owners from first and third party claims alleging exposure to various environmental hazards as a result of owning fixed real estate assets or operating business where environmental hazards may exist. In addition, the EIL product is capable of extending to providing pollution coverage relating to the failure of a product which causes a pollution condition to third parties. The EIL product can also be integrated with Markel's other suite of environmental products to create a customized, unique insurance solution to meet the needs of any industry segment.

Coverage structure

- Single location programs and portfolio programs for:
 - Commercial
 - Industrial
 - Residential
 - Public entity
 - Brownfield development
 - Capacity products over non-Markel primary and lead EIL offerings

Policy highlights

- Menu driven format offering customized solutions
- First and third party clean up costs
- Bodily injury and property damage
- Legal defense costs
- Products pollution
- Broadly defined natural resources damage
- Job-site / loading and unloading transportation
- 60 day automatic extended reporting
- Restoration costs
- Illicit abandonment
- Circumstance reporting provision
- Toll free, 24 hours number to report claims

Available coverage enhancements

- Terms up to 10 years
- Extended reporting periods
- Mold
- Non-owned disposal site coverage (NODS)
- Product recall expense coverage for products pollution
- First party transportation
- Time element trigger for reduced premium option

Available capacity

\$15,000,000

Minimum premium

\$2,500

Markel regions

Markel Mid South

Plano, TX
469-241-3400

Submissions:
midsouth@markelcorp.com

Markel Midwest

Chicago, IL
847-572-6000

Submissions:
midwest@markelcorp.com

Markel Northeast

Red Bank, NJ
732-224-0500

New York, NY
646-929-5699

Submissions:
northeast@markelcorp.com

Markel Southeast

Richmond, VA
804-747-0136

Alpharetta, GA
678-935-5700

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Markel West

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818-595-0600

San Francisco, CA
415-490-4600

Scottsdale, AZ
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