# Environmental Impairment Liability (EIL) Insurance

Environmental Impairment Liability aka Pollution Legal Liability, helps protect property owners/operators, buyers, sellers, and developers from liability associated with both known and unknown pollution incidents at an insured location.



## **COVERAGE OFFERINGS**

- Helps secure environmental liability for property owners, operators or lessees
- Used to facilitate merger/acquisition deal closure or financing associated with impaired properties and difficult to close transactions
- Can be offered on Portfolios or a single Property.
- Can cover Pre-Existing and New Pollution Conditions
- Multi year claims made

# **KEY FEATURES**

- Coverage for unknown, historic and operational pollution releases
- On & Off-site Clean-up of Soil/Groundwater
- Coverage for Third Party Bodily Injury and Third Party Property Damage
- First and third party clean up
- Indoor Air Quality/Mold & Legionella
- Emergency Expense Coverage
- Business Interruption and Contingent Business Interruption
- Transportation Pollution Liability
- Non-owned Disposal Site Liability
- Third-Party Claims for Asbestos and Lead Based Paint
- First-party diminution of value (DIV)
- Aboveground and/or Underground Storage Tank Coverage

## **TARGET CLASSES**

- Real Estate Funds
- Real Estate Investment Trusts (REITs)
- Mergers & Acquisitions
- Private Equity
- Commercial Real Estate
- Residential Real Estate
- Adaptive Reuse & Brownfields
- Institutional (Educational, Hospital, Municipal)
- Industrial (Manufacturing & Distribution)
- Redevelopment Projects
- Waste Disposal & Recycling Facilities
- Agricultural Facilities
- Energy Facilities



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