



## Products Pollution COVERAGE HIGHLIGHTS

*This information is designed to give you a quick overview of the coverage and how it works. Please call 1-800-596-2156 with any further questions.*

### What is a Products Pollution policy?

Products Pollution coverage provides liability coverage for Bodily Injury and Property Damage to third parties arising out of a manufactured product. Coverage can be provided by either a stand alone policy or by an endorsement to a CGL form and can be offered with either a Claims Made or Occurrence Trigger, depending on the market and type of product being insured.

### Who buys it?

The market is divided into two camps, one termed "soft products" and the other termed "hard products". Soft products would encompass blending and manufacturing for industries such as chemical, detergent, petroleum, and fertilizer. Hard products include manufacturers of drums and barrels, tanks and vessels, pipe, pollution control, and filtration devices. In addition to manufacturers, importers and distributors of either hard or soft products should also consider purchasing this coverage.

### Why is Products Pollution important?

- Because it protects the insured against a product failure that may cause a pollution condition.
- Because most General Liability and product policies deny coverage for Bodily Injury/Property Damage and Defense arising from the discharge of pollutants from a product.

### Cost and applications:

- Premiums start at \$4,000.
- Limits are available from \$1,000,000.
- Required Applications:  
Please go to the Applications section of our Web Site ([www.b-h-a.com](http://www.b-h-a.com)) and download the Products Pollution application.

### Optional coverage enhancements:

- Premises Pollution for the insured's facility or warehouse
- First and third party Transportation Pollution Liability
- Natural Resources Damage
- Coverage for work performed by subcontractors
- Mold coverage
- Blanket Additional Insured
- Waiver of Subrogation

#### Contact Information:

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