# DISTINGUISHED.

**PROGRAMS** 

# ENVIRONMENTAL & CONSTRUCTION PROFESSIONAL POLLUTION LEGAL LIABILITY PLUS



Distinguished's Pollution Legal Liability Plus (PLLP) protects against environmental liabilities that are not typically covered by a general liability policy. The PLLP policy provides coverage for clean-up costs, bodily injury, property damage (including natural resource damage) and legal expenses for new and/or historical pollution conditions on, at, under, or migrating from or through a covered location or an indoor contaminant condition at a covered location. The PLLP policy also provides coverage for mortgage protection, diminution in value, business interruption, non-owned disposal sites, transportation of an insured's wastes or products, and contracting services.

# **Product Highlights**

- Coverage for mold matter and legionella pneumophila
- Business interruption, including contingent business interruption and delay costs for new pollution conditions
- Coverage for clean-up costs incurred on an emergency basis
- Additional legal costs may be provided outside the limit
- Occurrence coverage for the insured's contracting services at job sites
- Coverage for bodily injury and property damage from asbestos-containing materials and lead-based paint
- Coverage for Disaster Management Costs and Subpoena Expense
- Credit towards SIR for approved mediation
- Target classes include multi-family residents, hospitality, commercial office buildings, airports, warehouse/distribution facilities, healthcare facilities, environmental facilities, manufacturing facilities, redevelopment properties, brownfields, and agricultural facilities
- Coverage provided by SiriusPoint

### Capacity

- Limits of liability up to \$25M/\$25M
- Policy terms up to ten (10) years; thirteen (13) years for lenders
- Minimum premium of \$5,000 for an annual policy



### Contact

For additional information, or to reach an underwriter please contact dstepenosky@distinguished.com

Distinguished's Environmental and Construction Professional team of underwriters, engineers, geologists, environmental scientists, and insurance professionals have over 300 years of combined environmental, construction, and insurance-related experience to provide solutions tailored to protect your business from its unique environmental and professional exposures. Using a customer-focused approach and state-of-the-art systems enables us to provide you with a full suite of products to provide coverage for fixed facilities, contracting services, and professional liability with both primary and excess capabilities.

This document is for marketing and summary purposes only and does not provide a complete description of coverage terms, conditions and limits, nor does it purport to restate, explain or interpret any insurance policy. Only the applicable policy contains a complete description of all the provisions of the coverage. The policy described may not be available in all states.