

Zurich's Spill Reporting Online System

Zurich's Spill Reporting Online System gives you direct access to a dedicated team of professionals experienced in the areas of environmental emergency response, investigation and remediation of accidental releases of hazmat and other regulated materials.

Access to the system is available at **no additional cost** to current Zurich environmental customers.

Sign up today! It's simple, just call

888-SPILLHELP

(1-888-774-5543) Or by visiting www.zurichna.com/spillcenter and choosing "enrollment" to create your password and ID.

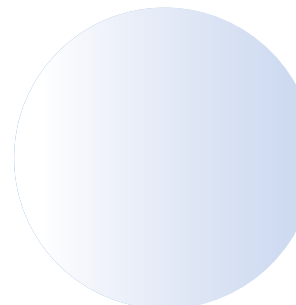
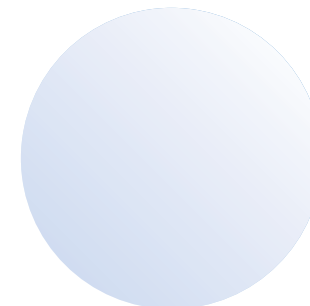
Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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Whether it is a release from a vehicle accident or at your facility, any spill that requires emergency environmental clean-up can set off a complicated and potentially expensive chain of events.

That's why Zurich's Environmental underwriting and claims professionals developed Zurich's Spill Reporting Online System. With more than 15 years of assessing and auditing spills, the resources of Spill Center® can expedite and execute release reporting, dispatch clean-up contractors, reduce costs and mitigate potential liability, regardless of the extent of the spill, and at **no additional cost** to you.

Focusing on your business

A vehicle accident or an emergency release that results in an environmental hazard is, for most businesses, an extraordinary occurrence. Yet every business needs to be prepared for such an event. Zurich's Spill Reporting Online System helps you deal with spill emergencies without expending your own resources to build and maintain a spill emergency response system. Zurich's assistance with your emergency response including reporting, response activation and documentation allows you time to focus on your business.

Spill reporting simplified

If you are registered with Zurich's Spill Reporting Online System, you can report a spill online or by telephone 24 hours a day, seven days a week. Upon activating the system, enter all pertinent spill information. Your information is sent electronically to the alert distribution list identified in your enrollment profile. Then, the Zurich Spill Reporting Online System searches a database of more than 3,000 qualified contractors throughout North America who are skilled and equipped to react to particular types of spills, minimizing costs and liability.

You will be provided with the names of several contractors to choose from. The scope of work for the spill is monitored in real time to ensure that the work being performed is reasonable. Every release, no matter how small, can be identified, reviewed and recorded immediately. So even if a release doesn't require urgent attention, no spill falls through the cracks. Generally, you submit costs in excess of the deductible to Zurich, which processes covered payments to third parties.

There's more to it than clean-up

Zurich's service doesn't stop with response and clean-up. Our Spill Reporting Online System also coordinates assistance in completing the required local, state and federal release reports.

Depending on the jurisdiction and type of spill, you may have to file up to a dozen different reports. With Zurich's Spill Reporting Online System, vital event information is collected once, consolidated and provided to the appropriate authorities upon your approval. Because the Spill Center constantly reviews and updates regulatory requirements, it will have up-to-date environmental regulatory requirements at the time of loss. You can even arrange for notification of your internal spill team to make the process even easier and more efficient.

In addition, you'll receive a full electronic data package with all of the outgoing correspondence generated by the Spill Reporting Online System.

Zurich's Spill Reporting Online System provides:

- Tracking of quickly changing environmental regulatory requirements
- Assistance with the coordination of clean-up activities from the initial response through release closure
- Coordination and filing of reports with regulatory authorities
- Notification of your in-house spill team, if requested
- Complete data package of outgoing correspondence

To report a spill call **888-SPILLHELP (1-888-774-5543)**

Reporting a claim

Reporting a spill to the online system does not constitute reporting a claim, nor does it guarantee that a spill is covered under your policy. The Spill Reporting Online System is not intended to be a substitute for reporting claims as required by the policy terms and conditions.

To report a claim, please refer to the claims reporting provisions outlined in your policy or call Zurich's Claim Reporting Facility at 1-800-987-3373. Whether or not coverage is ultimately found to exist, Zurich's Spill Reporting Online System is intended to help you effectively and efficiently mitigate these types of claims.

Additionally, this service is available within your deductible/Self Insured Retention. This is a value-added benefit at no cost to you and is afforded regardless of the amount of necessary clean-up costs. This system will help facilitate timely investigation of the facts and circumstances surrounding the event.

For more information, call Zurich's Spill Center at **888-SPILLHELP (1-888-774-5543)**