

Z Link® Commercial General and Pollution Liability Coverage Enhancement Highlights

Policy Reference	Description
Coverages	
Transportation of Material Liability	Offered on an occurrence basis with defense costs outside the limits of liability
Contractor's Pollution Liability	Offered on an occurrence basis with defense costs outside the limits of liability
Sudden Pollution Event Liability	Expansion of discovery and reporting requirements – discovery within ten calendar days after commencement and reported to us within thirty days after discovery
Underground Storage Tanks	Coverage for tanks closed or abandoned-in-place in accordance with laws prior to policy inception
Non-Owned Disposal Site Liability	Coverage for any (blanket) licensed non-owned disposal site so long as not listed on a National Priority List or state equivalent at the time of disposal, treatment, storage or processing of materials
Supplementary payments	
Other Liability	Supplementary payments expanded to apply to Products Pollution and Exposure Liability, Hostile Fire Liability, Building Equipment Liability, Transportation of Material Liability and Contractor's Pollution Liability as well as COVERAGE PART ONE -- Commercial General Liability (Bodily Injury and Property Damage Liability, Personal and Advertising Injury Liability and Medical Payments)
All Coverage Parts	Crisis Management Expenses - an additional limit of insurance (separate from emergency expense coverage) for, among other things, retaining a public relations firm to help maintain or restore public confidence in the first named insured in the event of a covered peril that subjects the first named insured to significant adverse media attention.
Common coverage provisions	
Who is an Insured	Automatic fellow employee coverage including incidental medical personnel. Automatic coverage for any person or organization you are required to add by written contract or agreement, subject to certain conditions
Limits of Liability and Deductible	General Aggregate Limit applies separately to occurrences and loss on a per location basis and separately to operations or projects away from your locations A separate Crisis Management Expense Aggregate Limit which does not reduce or exhaust any other limit of insurance A separate Green Remediation Aggregate Limit (described under "cleanup costs" definition below) which does not reduce or exhaust any other limit of insurance A separate Green Standards Aggregate Limit (described under "cleanup costs" definition below) which does not reduce or exhaust any other limit of insurance

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Common Claim Provisions	<p>Failure to provide notice to us due to inadvertent provision of timely notice to the wrong insurer does not automatically invalidate coverage</p> <p>Exception to voluntary payments condition for "emergency expenses"</p>
Common Exclusions	<p>Exception to aircraft, auto or watercraft exclusion for misdelivery of your product</p> <p>Exception to asbestos and lead exclusion under Location Pollution Liability (Coverage Part Three) for bodily injury and property damage</p> <p>Affirmative coverage for civil fines and penalties and punitive damages where insurable by law</p> <p>Exception to professional services exclusion for evaluations in connection with "your product"</p> <p>Exception to related persons (insured versus insured) exclusion provision for claims initiated by third parties or claims that arise from an indemnification given by the first named insured to another insured in an "insured contract"</p>
Common Conditions	<p>Subrogation condition includes an automatic waiver of subrogation where required by written contract or written agreement.</p>
Common Definitions	<p>"Carrier" for purposes of transportation of materials liability includes an insured</p> <p>"Cleanup costs" definition expanded to include:</p> <p>"green remediation" - an additional limit of insurance to incorporate green cleanup technologies into cleanup activities related to a covered pollution event</p> <p>"green standards" - an additional limit of insurance to repair or replace property that is damaged in the course of a covered cleanup activity to comply with green standards, such as the LEED® Green Building Rating System™</p> <p>"Damages" and "loss" definitions include costs for medical monitoring and diminution in value to third party property as well as coverage for civil fines and penalties and punitive damages where insurable by law</p> <p>"Insured contract" definition expanded to include any easement or license agreement for construction or demolition operations within fifty feet of a railroad</p> <p>"Pollutants" definition expanded to include toxic or hazardous substances, electromagnetic fields, and low level radioactive waste and materials.</p> <p>"Pollution event" definition expanded to include illicit abandonment.</p>

For more information about these and other enhancements, please contact your broker or Zurich environmental toll free at **1-866-219-3402** or visit us at www.zurichna.com/environmental

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