Pollution Liability (Site)

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Site pollution liability covers cleanup and third-party claims from contamination at property you own or lease, and carriers look closely at past use, tanks and environmental reports.

WHAT'S COVERED

Cleanup costs
On-site and off-site remediation of pollution conditions.

Third-party injury
Bodily injury and property damage to neighbors.

Business interruption
Lost income while the site is cleaned up.

Legal defense
Defense of government and third-party claims.

Transported waste
Pollution at disposal sites and in transit.

Good to know
A recent Phase I environmental report makes underwriting faster and can lower the premium for older industrial sites.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Known contamination you failed to disclose
- × Intentional violations
- × Costs of routine compliance

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Address and current use of each site
- Phase I or Phase II reports
- Tank list with age and type
- Environmental permits

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/pollution-liability-site/

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