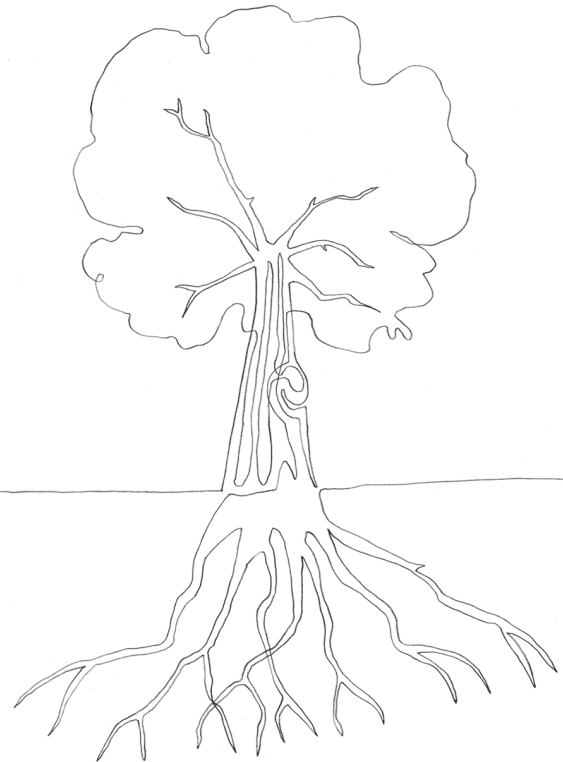


Beazley ECLIPSE®

Fixed-site environmental coverage

Beazley ECLIPSE® provides solutions for entities including but not limited to companies, landowners and investors confronted with increased governmental scrutiny and enforcement, and the potential for environmental liabilities as a result of site-specific pollution risks and contamination associated with prior-use legacy issues and routine operational exposures.



Beazley ECLIPSE®

Beazley ECLIPSE® is a sophisticated but user-friendly environmental liability and cleanup insurance product and risk-management tool, which is designed to help you control both known and unknown pollution risks associated with transactional and fixed-site (covered location) operational hazards, and potential contamination exposures.

Beazley ECLIPSE®, in its base form, provides comprehensive coverage developed to help you mitigate damages and loss resulting from claims for bodily injury, property damage, cleanup and the destruction of natural resources due to pollution conditions on, at, under or migrating from a covered location. The coverage extends to transportation pollution liability and non-owned disposal site pollution liability, thus assisting clients in rounding out coverage and capturing the primary site-specific pollution exposure pathways.

At Beazley, we have assembled a team of seasoned underwriters, risk managers and claims managers who are committed and ready to assist you whenever and wherever necessary, and when it matters most.

Coverage

- Covered location pollution liability – new pollution conditions (bodily injury, property damage, cleanup costs, natural resource damage, claim expenses with first party discovery and/or third party coverage trigger)
- Covered location pollution liability – existing pollution conditions (bodily injury, property damage, cleanup costs, natural resource damage, claim expenses with first party discovery and/or third party coverage trigger)
- Transportation pollution liability (coverage for third party carriers and insured as carrier, and includes coverage for inbound and outbound waste, materials, goods or products)
- Non-owned disposal site pollution liability (blanket locations, both onsite and offsite coverage)
- Coverage for known pollution conditions disclosed in the application, subject to underwriting
- Coverage for pass-through contamination migrating to and/or through a covered location from an offsite source
- Defendants' reimbursement extension – up to \$500 per day, subject to a maximum of \$10,000 per claim
- Reputation management reimbursement – up to 50% of \$100,000 to assist clients in managing their reputational risk after a loss

- Definition of bodily injury includes medical monitoring, mental anguish and emotional distress
- Definition of cleanup costs includes restoration costs and allows for participation in voluntary cleanup programs
- Civil fines and penalties, punitive and exemplary damages where insurable by law
- Definition of pollution condition includes illicit abandonment, medical infectious and pathological waste, low-level radioactive waste and material, Legionella and microbial matter (i.e., fungus or mold)
- Definition of property damage includes diminished value and natural resource damage
- Coverage for asbestos and lead-based paint in any soil, watercourse/body of water or in groundwater
- Coverage for scheduled, divested locations
- Automatic 90-day extended reporting period (ERP) and right to purchase additional ERP
- Primary coverage
- 90-day notice of cancellation
- Policy assignment with prior written consent
- Option for choice of law
- Pre-claims assistance
- Proactive claims management through experienced professionals
- Risk management services.

Beazley ECLIPSE® coverage enhancements

Beazley's ECLIPSE® policy form can be tailored to fit your unique exposure via manuscript endorsement language. In addition, available standard coverage endorsements include but are not limited to the following:

- Institutional controls
- Carbon capture and sequestration
- Underground storage tank(s)
- Evidence of financial responsibility
- Lead-based paint and asbestos (BI/PD and Cleanup)
- Business interruption and extra expense
- Loss of rental/tenant income
- Delay in construction costs
- Incidental contractor's pollution liability
- Aggregate retention subject to maintenance deductible.

Size/Definition

Beazley will consider risks ranging in size from single-site habitational, commercial and retail locations to scheduled portfolios of industrial, treatment/storage/disposal (TSD) and petroleum bulk storage facility locations.

Beazley ECLIPSE®

Beazley Canada Limited

First Canadian Place
100 King Street West
Suite 4530
P.O. Box 328
Toronto, Ontario M5X 1E1
Canada

T +1 (416) 601 2155
F +1 (416) 861-1617

Beazley Canada Limited

310 - 1130 Sherbrooke Street West
Montreal, Quebec H3A 2M8
Canada

T +1 (514) 350 4848
F +1 (514) 350 0843

Beazley Canada Limited

500 - 666 Burrard Street
Vancouver, British Columbia V6C 3P6
Canada

T +1 (778) 373 4432

The logo for Beazley, featuring the word "beazley" in a lowercase, outlined, sans-serif font.

Target market

Risks including but not limited to habitational, commercial, retail, agricultural, golf courses/resorts/ recreation, warehousing and distribution, educational, healthcare, landfills, recycling, TSDs, transportation, rail yards, manufacturing, industrial, storage tanks, chemical and municipalities.

Limits

Up to \$25 000 000 CAD

Deductible

Minimum of \$5,000

Term

Up to 10 years

Premium

Minimum of \$7,500

Contact

Miles Foxworth
T +1 (416) 777 6880
miles.foxworth@beazley.com

www.beazley.ca

The descriptions contained in this factsheet are for preliminary informational purposes and does not constitute an insurance policy. The coverages described are underwritten by underwriters at Lloyd's of London issued through Beazley Canada Limited and may be unavailable or vary depending on applicable jurisdictional requirements. The exact coverage afforded by the product(s) described in this factsheet are subject to and governed by the terms and conditions of each policy as issued. The publication and dissemination of the information contained herein is not intended as a solicitation, negotiation, offer or advice relative to the purchase of insurance on any Canadian risk, and more particularly is not a solicitation, negotiation, offer or advice for the sale of insurance in Manitoba, Nunavut, the Yukon or Northwest Territories.