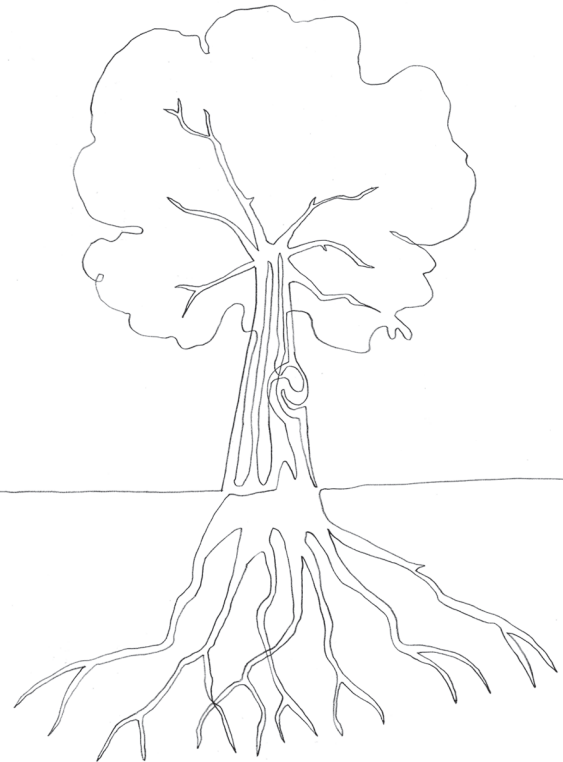


Beazley ECLIPSE®

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

For more information go to
www.beazley.com/environmental

- 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.

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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, municipalities, Department of Defense and Department of Energy, lending institutions

Key territories

Worldwide where permitted by applicable law

Limits

Up to US \$25,000,000

Deductible

Minimum of \$5,000

Term

Up to 10 years

Premium

Minimum of \$7,500

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The logo for Beazley, featuring the word "beazley" in a lowercase, outlined, serif font. A thin horizontal line runs across the page below the logo.

www.beazley.com/environmental

The descriptions contained in this broker communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers underwritten by Beazley syndicates at Lloyd's. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497).