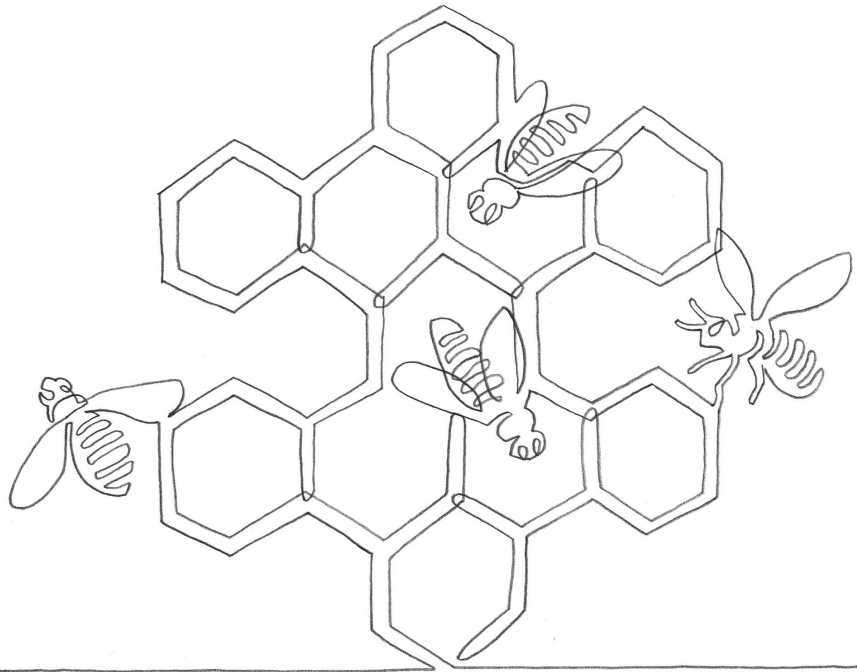


Beazley ECLIPSE®

Fixed-site environmental coverage

Beazley's market leading ECLIPSE® form has been rewritten for 2019 to provide even more robust and creative risk transfer solutions for companies, landowners and real estate investors. The ECLIPSE® form helps today's companies confront increased regulatory scrutiny and enforcement by insuring environmental liabilities arising from their current and legacy operations.



Beazley ECLIPSE®

Beazley ECLIPSE® is a sophisticated but user-friendly environmental liability and pollution cleanup insurance product and risk-management tool, which is designed to help clients control pollution risks associated with transactional and operational hazards, transportation, waste disposal and other associated exposures.

Beazley ECLIPSE® provides comprehensive coverage developed to help clients mitigate damages and loss resulting from claims for bodily injury, property damage, cleanup costs and the destruction of natural resources due to pollution conditions on, at, under and migrating from a covered location. The coverage extends to transportation pollution liability, non-owned disposal site pollution liability, non-owned warehousing liability, business interruption, and crisis and reputational management.

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

Coverage

- Covered location pollution liability – existing and new pollution conditions (bodily injury, property damage, cleanup costs, natural resource damage and claim expenses with first party discovery and/or third party coverage trigger). Includes pollution released at the site, migrating from the site and migrating onto the site.
- Non-owned disposal sites – blanket pollution liability coverage arising from waste disposal
- Non-owned location coverage – blanket pollution liability coverage for non-owned warehouse
- Business interruption costs – cost arising from a necessary interruption in business operations
- Crisis response and management – costs associated with an emergency such as public relations and other crisis related costs
- Emergency costs – costs associated with an imminent and substantial danger to human health and the environment
- Transportation pollution liability – first and third party carriers
- Aggregate deductible available in the form and on the declarations page
- Defendants' reimbursement extension – up to \$500 per day, subject to a maximum of \$10,000 per claim

- 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, methamphetamine and microbial matter (i.e., fungus or mold)
- Definition of property damage includes diminished value and natural resource damage
- Coverage for asbestos and lead in any soil, watercourse/body of water or in groundwater
- Coverage for scheduled and divested locations
- Automatic 90-day extended reporting period (ERP) and right to purchase additional ERP
- Policy assignment with prior written consent
- Proactive claims management through experienced professionals.

Beazley ECLIPSE® coverage enhancements

Beazley's ECLIPSE® policy form can be tailored to fit a client's unique exposure through creative underwriting, endorsements and manuscripted policy language. In addition, available standard coverage endorsements include but are not limited to the following:

- Underground storage tank(s)
- Lead paint and asbestos (BI/PD and cleanup)
- Aggregate retention subject to maintenance deductible
- Ability to provide coordinated programs and linked limits with Contractor Pollution Liability coverage.

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.

Target market

Target market risks include but are not limited to habitational, commercial, retail, development and construction, 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, Department of Energy, and lending institutions.

Beazley ECLIPSE®

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Key territories

Worldwide where permitted
by applicable law

Limits

Up to US \$50,000,000

Deductible

Minimum of \$5,000

Term

Up to 10 years

Premium

Minimum of \$7,500

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