

SITE POLLUTION LIABILITY

Canada has a vested interest in protecting our environment both locally and globally. Our continuously changing legislation is evidence that business owners must take their responsibility seriously, as **an environmental disaster could also lead to a financial one.**

APRIL's Site Pollution Liability (SPL) policies are designed to respond to pollution and environmental damage arising from the insured's properties and associated business activities.

Target clients

Eligible:

- Manufacturing
- Oil & Gas
- Logistics
- Real Estate / Property Investors
- Port terminals
- Hotels & Leisure
- Waste
- Marinas
- Metal Industries
- Vehicle Repair / Garage / Depots
- Traditional Power Generation
- Airports
- Renewable Energy

Not eligible:

- Petrol/gas stations
- Oil & Gas Wells and Oil/Fuel Delivery
- HVAC / Remediation / Asbestos / Mould
- Mining
- Pipelines
- Landfills

Underwriting considerations

- **\$30 million maximum limits**
- **Minimum \$5,000 deductible**
- **Claims made trigger**
- Maximum periods **up to 5 years** plus extended reporting
- Flexibility in site coverage choice

Coverage features

- Designed to respond to broad and **changing environmental law**
- Pollution can be of a **Sudden or Gradual nature**
- **Third-party Claims** for:
 - Bodily Injury
 - Property Damage
 - Clean-up Costs
- **Clean-up and Restoration Costs** (where the insured's property is damaged responding to an incident)
- **Emergency costs** (where the insured must respond to a pollution incident)
- Third-party Claims resulting from **Transportation Activities**: includes loading / unloading and cargo at rest for up to 48 hours
- **Claims expenses** covered under all sections, including investigation and legal defence
- Liability for damage to **natural resources / biodiversity** is provided as standard

APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.

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