



# ENVIRONMENTAL POLLUTION INSURANCE

*An exclusive CIRMA member value+ coverage enhancement*

## PROTECTION YOU NEED

When many people think of pollution insurance, they picture large factories with billowing smokestacks. However, environmental pollution policies are not just for oil industry giants and radioactive waste depositories. In fact, these protections have become critical components of municipal insurance programs. Whether from leakage, a large-scale accident, or the illicit abandonment of hazardous materials, environmental pollution events can make a mess out of the environment and your bottom line.

## A HIGH PRICE TO PAY

Environmental pollution events often come at heavy price which can be exacerbated by hidden, lesser-known costs. Your entity could be responsible for the costs associated with cleanup, remediation, liability, and legal defense. These unfortunate circumstances can make it difficult to find and secure the proper insurance protections.

## CIRMA CAN HELP

CIRMA members benefit from broad pollution coverage with substantial limits; CIRMA offers these protections through *Ironshore*, a leading insurance carrier with an AM Best A rating. The policy is exclusively available to you at no direct cost, and there is no application required. The policy also provides up to \$1 million in coverage per pollution condition, with a

\$2 million per named insured aggregate limit. In addition, there is a pool aggregate limit.

The policy provides coverage for first-party remediation, including abatement, removal, and monitoring costs. Protections also include third-party bodily injury, property damage, and remediation claims, as well as legal defense costs.

## PREVENTION WITH INTENTION

Your CIRMA Risk Management team provides tailored consultative services to ensure you are aware of the latest environmental pollution trends and helps you leverage our extensive network of resources at the right time—all to help mitigate risk and effectively manage existing and potential future losses.

## CLAIMS SERVICES YOU CAN COUNT ON

Our Liability-Auto-Property claims professionals are specialists not generalists—they're dedicated to Connecticut's public sector. In the event you experience a loss, you can count on your CIRMA Claims team to stand by your side every step of the way. They'll work closely with *Ironshore* claims professionals to coordinate resources and help make you whole again through unmatched dedication, empathy, transparency, availability and responsiveness. That's the CIRMA promise.

## IRONRESPONSE™ MOBILE CLAIMS APP

Real-time Assistance at Your Fingertips

CIRMA members have access to our carrier partner's mobile claims app, *IronResponse*. If an environmental pollution incident occurs, simply download the app via Apple App Store or Google Play for real-time access to claims professionals and resources at the push of a button. Benefits include:

**Faster reporting**--with 24/7 access, *IronResponse* streamlines the claims process, enabling members to connect quickly with *Ironshore* environmental claims professionals.

**Immediate notification**--offering a customized alert distribution list, *IronResponse* will automatically notify designated business partners.

**Pinpoint location accuracy**--when used at the affected site, the app's mobile geo-location technology can help determine the location's latitude and longitude coordinates.

**Streamlined response**--*IronResponse* app users can upload photos and documents, access a prescreened panel of environmental consultants and experts, and maintain historical tracking of incidents. You even have the option of regulatory reporting, when necessary.

CIRMA.org

Connecticut Interlocal Risk Management Agency  
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# Environmental Pollution Insurance

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## Who's covered

- Members of the Liability-Auto-Property Pool where property is insured by CIRMA

## What's covered

- Coverage A. Third party claims for bodily injury, property damage or remediation expenses
- Coverage B. First party remediation expenses
- Coverage C. Emergency response expenses

## Limits

- \$1 Million per pollution condition
- \$2 Million per named insured (CIRMA member) aggregate
- \$5 Million aggregate (pool) all pollution conditions, per policy term (12 months)

## Member's Retention

- \$75,000\* per pollution condition

\*Policy retention is \$125,000 per pollution condition, with CIRMA contributing \$50,000 above the first \$75,000 to ease Members' financial responsibility.

## Reporting Requirements\*\*

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| • <b>Emergency Response Expenses</b>         | Within 14 days of the commencement of the Pollution Incident.  |
| • <b>All Other Reporting and Cooperation</b> | As soon as practicable, in writing, and within the policy period or, if applicable, the extended reporting period. |

\*\*This is a claims made and reported program with a retroactive date of 07/01/2021

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