



Michigan Boating Industries Association

Pollution Liability Insurance Program Coverage Highlights

Coverages Available

- Cleanup costs, bodily injury and property damage for new and pre-existing pollution conditions including mold, legionella, illicit abandonment, EMF, silt and sedimentation
- Non-owned location coverage and blanket non-owned disposal site coverage
- First and third party transportation pollution coverage
- Contractor's pollution liability
- Products pollution liability
- Available by Endorsement
 - Business Interruption and Delay Expense coverage
 - Automatic coverage for acquired properties
 - Catastrophe Management Costs
 - Blanket coverage for property portfolios
 - Separate defense limits

Carrier Financial Rating

- A++ (Superior) – A.M. Best

Coverage Minimum Premiums & Limits

Environmental Impairment Liability (EIL)

- \$3,000 minimum premium/\$5,000 minimum deductible
- Multi-year terms available; up to 5-years
- \$25 million limits available

Contractors Pollution Liability (CPL)

- \$2,500 minimum premium/\$2,500 minimum deductible
- Multi-year terms available; up to 3-years
- \$25 million limits available

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