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Environmental Impairment Liability

Compare the cover

An Environmental Impairment Liability policy offers comprehensive protection in the increasingly common event of environmental contamination.

Coverage	General Liability	Property & ISR	Professional Indemnity	D&O Liability	Environmental Liability
Defence costs					
Legal expenses	✓	✗	✓	✓	✓
First party expenses					
Sudden and accidental pollution	✗	✓*	✗	✗	✓
Gradual contamination	✗	✗	✗	✗	✓
Regulatory clean up orders	✗	✓*	✗	✗	✓
Civil fines and penalties	✗	✗	✗	✗	✓
Business interruption	✗	✓*	✗	✗	✓
Asbestos and biological contaminants	✗	✗	✗	✗	✓
Remediation of your property including illicit abandonment	✗	✗	✗	✗	✓
Emergency response costs	✗	✗	✗	✗	✓
Public relations expenses	✗	✗	✓	✗	✓
Third party claims					
Sudden and accidental pollution	✓	✗	✓✗	✓✗	✓
Gradual contamination	✗	✗	✓✗	✓✗	✓
Regulatory clean up orders	✗	✗	✓✗	✗	✓
Business interruption	✗	✗	✓✗	✗	✓
Natural resources and biodiversity damage	✗	✗	✓✗	✓✗	✓
Asbestos and biological contaminants	✗	✗	✗	✓✗	✓
Bodily injury	✓	✗	✓✗	✗	✓
Property damage	✓	✗	✓✗	✗	✓
Diminution in property value	✗	✗	✓✗	✓✗	✓

* only applicable if the damage is caused by or arises from the occurrence of any event or the operation of any peril which is not otherwise excluded under the Policy