

Chubb's GL Plus™ Pollution and Casualty Insurance

In today's manufacturing and distribution landscape, nearly every operation faces potential environmental exposure. Companies may encounter long-term challenges related to pollution claims and cleanup demands, which can arise unexpectedly and disrupt their operations. Manufacturers may feel inadequately covered against environmental liabilities, primarily due to common exclusions in standard insurance policies.

To address these challenges, Chubb offers GL Plus™ – an innovative insurance solution that combines Commercial General Liability with affirmative Products Pollution and scalable Premises Pollution Liability. Designed for those in the manufacturing, processing, distribution, and product brokering sectors, GL Plus empowers companies to mitigate pollution-related challenges and navigate environmental exposures with confidence.

Key Highlights

- Over 15 years of experience providing combined pollution and casualty insurance
- Global capabilities to help protect multinational operations and exposures through one of the largest networks of owned, local branches throughout the world
- Coverage highlights:
 - ISO-based Commercial General Liability with affirmative Products Pollution coverage
 - Scalable Pollution Liability for premises, transportation, storage, and disposal sites
 - Separate primary limits for General Liability and Pollution Liability
 - Significant supported Umbrella and unsupported excess limits
 - Extensions for Pollution Liability that include defense costs outside of policy limits and business interruption coverage due to pollution events
 - Worldwide coverage available for Product Pollution Liability
 - Flexible policy structures, offering occurrence or claims-made coverage triggers and options for guaranteed costs, deductibles, or self-insured retention structures

World Class Services Offerings

- Experienced and responsive underwriting specialists with expertise in casualty and environmental insurance programs
- 2,100 claims professionals with specialized industry experience servicing clients in North America
- A network of 500+ global risk engineers with deep industry and technical knowledge, focused on identifying, mitigating, and controlling physical, legal, and workplace risks through on-site surveys, maintenance and safety procedures review.
- The [Chubb Risk Engineering Center](#), accessible to clients and brokers, is an advanced, collaborative and interactive educational facility that is fully equipped and staffed to deliver loss mitigation training

Target Classes

MANUFACTURING AND DISTRIBUTION OF:

Machinery, Equipment, and Industrial Products

- Metal shapes, parts, powders, & pastes
- Tools, dies, & patterns
- Pumps, motors, driers, kilns, and lubricating systems
- Drums, totes, & tanks

Chemical products, additives, and process ingredients

- Basic, fine, and specialty chemicals
- Dyes, pigments, and stains
- Soaps, detergents, and cleaning products
- Lubricants, oil, grease, and automotive fluids

Environmental Technologies

- Leak detectors, filters, separators, and monitoring devices
- Pollution control equipment and leak detection
- Renewable energy technologies
- Chemical inputs for batteries, fuel cells, solar panels, and wind turbines

CHUBB SOLUTIONS

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| <ul style="list-style-type: none"> • General Liability • Environmental • Umbrella and Excess • Commercial Auto | <ul style="list-style-type: none"> • Property • Workers Compensation • Product Recall • Multinational Package | <ul style="list-style-type: none"> • INTEGRITY by Chubb • Cyber • Management Liability • Marine | <ul style="list-style-type: none"> • Equipment Breakdown • Aviation Products • Life Sciences Products • Accident & Health |
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What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Manufacturer of Fabricated Metal Products	<ul style="list-style-type: none"> • GL Plus • Umbrella • Auto • Property • Machinery Breakdown • Multinational Package • Marine Cargo • Mfg. E&O 	\$800,000	<ul style="list-style-type: none"> • Responsive underwriters coordinated a comprehensive solution across borders and multiple lines of business
Manufacturer of Industrial Filtration Machinery	<ul style="list-style-type: none"> • GL Plus • Umbrella • Workers Compensation • Property • Commercial Auto • Mfg. E&O • Marine Cargo • Multinational Package • Private/NFP Management Liability • Equipment Breakdown 	\$1,350,000	<ul style="list-style-type: none"> • One-stop solution for all lines • Broad coverage tailored for manufacturing risks • Experienced responsive underwriters working together
Manufacturer of Sensors to Detect Air Emissions	<ul style="list-style-type: none"> • GL Plus • Umbrella • Workers Compensation • Commercial Auto • Property • Equipment Breakdown 	\$250,000	<ul style="list-style-type: none"> • Deep industry expertise in climate and emissions technology • Ability to enhance pollution coverage within the insured's casualty program • One stop multi-line solution
Distributor of Chemical Ingredients	<ul style="list-style-type: none"> • GL Plus • Umbrella • Property • WC • Equipment Breakdown 	\$200,000	<ul style="list-style-type: none"> • Chubb leveraged deep industry expertise to quote quickly • Ability to quote property and workers compensation in addition to the casualty lines

What We Have Paid Lately

- An explosion and chemical release at our insured's manufacturing facility caused bodily injury and property damage to an adjacent facility. **Chubb settled the claim for more than \$20 million.**
- A delivery driver failed to wear personal protective equipment and injured themselves when they released hazardous chemicals at our insured's manufacturing facility. **Chubb settled the claim for more than \$1 million.**
- Our insured's product was contaminated and ruined a batch of their customer's product. **Chubb settled the claim for more than \$500,000.**

Web Links

- [Insurance for Chubb GL Plus](#)
- [Agent & Broker Resource Center](#)
- [Claims Service – What Makes Us Unique](#)

WHY CHUBB?

- Underwriting Expertise
- Tailored Solutions
- Chubb Risk Consulting
- Superior Claims Service
- Global Reach
- Financial Strength

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.