

## Pollution Liability

Term: October 1, 2019 to October 1, 2020

Company: Illinois Union Insurance Company  
(Rated A+ XV by A.M. Best)

Form: Claims Made

Limits of Liability:

Coverage Section	Limit of Liability	Retention	Retroactive Date
<b>Coverage A - New Pollution Conditions Coverage</b>			See Schedule of Covered Locations
Per Pollution Condition	\$2,000,000	\$25,000	
Aggregate All Pollution Condition	\$3,000,000		
<b>Coverage B - Covered Operations Pollution Conditions Coverage</b>			10/1/2015
Per Pollution Condition	\$2,000,000	\$25,000	
Aggregate All Pollution Condition	\$3,000,000		
<b>Total Policy Aggregate</b>	\$3,000,000		

Coverage:

1. Remediation Cost
2. Compensatory Damages
3. Legal Defense Expense

Notes of Importance:

1. Covered sites are all locations listed on the Statement of Values provided to Illinois Union and not excluded by the policy wording.
2. Covered pollution conditions must commence after the retro date of this policy and before the end of the policy period.
3. Material misrepresentation by the insured voids this policy.
4. No flat cancellation – policy is subject to a 25% minimum earned premium.
5. Premium is not subject to audit.
6. This insurance is issued pursuant to the Florida Surplus Lines Laws. Entities insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.

Requirements that must be met **PRIOR** to binding:

1. Must have completed and signed TRIA form.

## Pollution Liability

Coverage Form & Endorsements include but not limited to:

Form Number:	Edition Date	Form Description:
PF-44887a	01/17	Premises Pollution Liability Insurance Policy
PF-44953	09/14	Named Insureds (Broad-Controlled Chain) Endorsement
PF-44891	09/14	Schedule of Additional Insureds (Broad) Endorsement
PF-44916	09/14	Covered Storage Tank Schedule (Financial Responsibility)
PF-44917	09/14	Dedicated Defense Aggregate Limit Endorsement - \$500,000
PF-44927a	01/17	Exposure-Specific Dedicated Limits for Financial Responsibility (ASTs-Via General Aggregate Sublimit-Annual) Endorsement - \$1M/\$1M limits with \$25k deductible
PF44944	09/14	Indoor Environmental Conditions Limitations Endorsement <ul style="list-style-type: none"> <li>• PITO-Playground 6225 Kenwood Dr, North Port, FL</li> <li>• PITO-Playground 6340 LaBrea St, North Port, FL</li> <li>• PITO-Sun Shade Structure, 6225 Kenwood Dr, North Port, FL</li> <li>• PITO-Playground 8161 Lombra Ave, North Port, FL</li> <li>• PITO-Sun Shade Structure, 8161 Lombra Ave, North Port, FL</li> </ul>
PF-47994	07/16	Lead Exclusionary (Potable Water) Endorsement
PF-44957	09/14	Notice of Cancellation Amendatory (90 Days) Endorsement
PF-44963	09/14	Other Insurance (Primary) Endorsement
PF-44971b	01/17	Public Entity Coverage Amendatory Endorsement
PF-44913	09/14	Schedule of Covered Locations Schedule Endorsement
PF-48662	01/17	Specific Pollution Conditions or Indoor Environmental Conditions Exclusionary Endorsement
SL-44730a	01/16	Service of Suit Endorsement – Florida
ALL-21101	11/06	Trade or Economic Sanctions Endorsement
LD-5S23j	03/14	Signatures
SL-24680	10/09	Florida Surplus Lines Notification
ALL-5X45	11/96	Questions About Your Insurance?
ALL-20887a	03/16	Chubb Producer Compensation Practices & Policies
ILP001	01/04	U.S. Treasury Department’s Office of Foreign Assets Control (“OFAC”) Advisory Notice to Policyholders

## Pollution Liability

### Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

### Extended Reporting Periods:

ACE provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Basic Extended Reporting Period** – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

**Optional Extended Reporting Period** – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 34 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.