

Premises Legal Liability

International Casualty – Specialty



Forming part of our Environmental Liability offering, Premises Legal Liability (PLL) is a menu-driven policy where individual or multiple insuring agreements can be selected, and each coverage can be further customised by endorsement.

This is offered on a claims-made basis and provides coverage for loss resulting from a Pollution Event arising from a Covered Location. Our PLL policy offers extensive coverage resulting from either new pollution conditions, unknown pre-existing conditions or both. Cover is provided both on and off site and includes both sudden and accidental releases as well as gradual.

A range of policy periods are available, starting with annual up to 10 years for M&A transactions. PLL is designed to cover fixed site operations that occur at Covered Locations. Coverage is available worldwide (excl. USA) and is customisable to client needs.



Target markets

- Manufacturing facilities
- Owners of property portfolios
- Buyers and sellers of contaminated land
- Potential polluters
- Retail and commercial
- Warehousing

Capacity

- USD 35,000,000
- GBP 25,000,000
- EUR 35,000,000
- AUD 50,000,000
- CAD 35,000,000

Key exclusions

- Prior knowledge
- Material change in use
- Fines and penalties
- Nuclear

Coverage options

- Clean-up costs (on and off site resulting from a pollution event)
- Bodily injury
- Property damage
- Nuisance
- Environmental damage
- Transportation liability
- First party business interruption
- Emergency Response costs
- Loss arising from Cyber incident
- Defense costs
- Crisis management
- Multi-year policy periods
- Contracting operations
- Non-owned disposal sites
- Non-pollution environmental damage

Submission requirements

- Locations to be insured, including operations
- Available environmental reports (Phase IIs/ Site audits)
- Inventory of tanks containing bulk materials

MARKEL



Distribution

Distribution

Our policy is distributed via brokers through open market (direct and facultative reinsurance) and binders on a primary and excess of loss basis.

Locations

Our policy is distributed worldwide.

Wordings

Comprehensive suite of proprietary wordings.




Stamps

Syndicate 3000, MIICL, MISE and LBS.

Europe

EEA and non-EEA risks.

Appetite

	 Target	 Will consider	 Polite decline
Primary and Excess of Loss	<ul style="list-style-type: none">— Manufacturing facilities— Operational activities at fixed site locations— Downstream and renewable energy— Warehousing— Real estate— Public sector— Retail and commercial— Utilities— Transport and logistics— Owners of property portfolios— Buyers and sellers of contaminated land— Potential polluters	<ul style="list-style-type: none">— Non-hazardous landfill sites— Underground storage tanks— Water services and utilities	<ul style="list-style-type: none">— Agrichemical application— E&P operations

Contact

Graeme Ivory
Director, International Casualty
graeme.ivory@markel.com

Olivia Hogan
Senior Underwriter
olivia.hogan@markel.com

Edward Norman
Claims Manager
edward.norman@markel.com

Confidence in claims

We see ourselves as enterprising but measured, delivering insurance solutions that are effective as well as innovative, and listening carefully and working transparently with our business partners and clients. At the heart of everything we do is an unshakeable commitment to fairness and respect. We meet client needs with confidence because we're driven by a long history of industry leadership and expertise.



Whether you are a business, organisation or individual, when the unexpected happens, we are passionate about getting you back on track.

Contact details and information about our claims service can be found here:

www.markel.com/claims