

# POLLUTION LEGAL LIABILITY

*NOW OFFERING A 15-YEAR OPTION FOR PLL*

 CAC Specialty



The 15-year program is an exclusive PLL product offering developed by the CAC Specialty Environmental Practice working in partnership with a specialty market.

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This new policy adds five (5) years to any standard 10-year PLL via a simple and efficient process that does not require any additional information other than what was provided for the original 10-year placement.

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The extended PLL policy is designed to be a true follow form of the original 10-year program, and offers the flexibility to work as a follow form over any other commercially available PLL policy. The extended program would simply take over cover at the point in time when the original 10-year PLL policy expires.

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With this new extended PLL product, any insured can be guaranteed a coverage term of a full 15 years.

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**FOR FURTHER INFORMATION PLEASE CONTACT**

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# CAC SPECIALTY ENVIRONMENTAL PRACTICE

*Environmental liabilities have long tails and can be difficult to identify, much less quantify and insure. CAC Specialty's Environmental Practice provides the knowledge, skills, and broking experience to create programs that protect our clients from those liabilities.*

## ABOUT THE TEAM

CAC Specialty's Environmental Practice is composed of the industry's foremost environmental risk management experts. Our environmental specialists advise CAC clients regarding the nature, extent, severity, mitigation, and transfer of their environmental exposures, and how these exposures could impact a company's balance sheet, public reputation, legal standing, and fiduciary obligations. CAC Specialty's market-leading approach to specialty insurance prioritizes solutions tailor-made to each client.

Our team has significant experience in addressing all types of environmental exposures, including operational (e.g. manufacturing, energy, oil & gas), complex acquisitions and divestitures of companies, real estate transactions, remediation projects, and development of contaminated properties. Our team also advises contractors and consultants on pollution and professional liability, including contractor (CCIPs) and owner-controlled insurance programs (OCIPs). Clients choose the CAC Specialty Environmental Practice when they require sophisticated risk transfer solutions.

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## PRODUCT AND BROKING SYNERGIES

The CAC Specialty Environmental Practice team specializes in environmental brokerage and risk management advisory services that align closely with CAC Specialty's other practice groups, including Private Equity and Mergers & Acquisitions, Transactional Liabilities, Energy, Construction, Real Estate, and Management Liability. This integrated approach minimizes any potential gaps and avoids duplicate and overlapping coverages. A core value of CAC is having the depth of experience to handle complex risks but being nimble enough to incorporate different disciplines into one, overarching approach for the client.

## ENVIRONMENTAL RISK MANAGEMENT PROCESS



### ANALYZE

Engage, assess, and analyze our clients' business plans, environmental exposures, and overall risk management objectives, and work to compile an insurance program inclusive of other product lines, avoiding potential gaps in coverage.



### DEVELOP

Develop sophisticated and comprehensive environmental insurance programs and other risk-transfer mechanisms.



### SUPPORT

Quarterback claims handling on behalf of the client, utilizing our team's background as litigators and claims experts and leveraging our carrier relationships.