

Environmental and General Liability Exposures (EAGLE) Program[®]



AIG's Environmental and General Liability Exposures (EAGLE) Program[®] combines standard general liability coverage with pollution-specific coverage for exposures arising from on-site premises, products, or off-site premises operations.

- Insureds are industrial companies including manufacturers, distributors, and waste facility owners/operators
- Minimum premium: \$15,000
- Complementary lines: EAGLE Excess and Commercial Auto

EAGLE Coverages

- **Coverage A:** Bodily Injury and Property Damage Liability
- **Coverage B:** Personal and Advertising Injury Liability
- **Coverage C:** Medical Payments
- **Coverage D:** Pollution Legal Liability: claims-made and reported basis
 - **Coverage D-1a:** Third-Party Claims for Bodily Injury or Property Damage or Off-site Clean-up Costs; scheduled insured properties
 - **Coverage D-1b:** Time-Element Third-Party Claims for Bodily Injury and Property Damage — 20-day discovery/60-day reporting of pollution conditions; definition of insured property includes all premises owned, occupied, rented, or leased by the insured
 - **Coverage D-2:** Third-Party Claims for Non-Owned Locations — qualified blanket locations included in base form and can schedule additional locations
 - **Coverage D-3:** Emergency Response Costs — now includes 96 hours of coverage
- **Coverage E:** Additional Pollution Legal Liability
 - **Coverage E-1:** Hostile Fire and Building Equipment
 - **Coverage E-2:** Products Pollution and Exposure Liability
 - **Coverage E-3:** Contractors Pollution Liability — for insureds that may install or service their products
 - **Coverage E-4:** Transported Cargo — by either the insured or a licensed third-party carrier
 - **Coverage E-5:** Emergency Response Costs — now includes 96 hours of coverage

Notable Terms and Conditions

- Updated ISO-based CGL form combined with Pollution coverages
- Per location/per project General Aggregate Limit
- Under Coverages D and E, enhancements for natural resource damages, restoration costs, inadvertent asbestos disturbance, and illicit abandonment
- Microbial Matter and Legionella Pneumophila included in definition of pollutants
- Expanded Transported Cargo Coverage
- Reduced deductible benefit if PIER (Pollution Incident and Environmental Response)[®] is utilized for an emergency response
- Expanded definition of Environmental Laws to include licensed site professionals
- No premium audit provision

EAGLE CEFF (Commercial Excess Follow Form)

- Excess — Follow Form Basis — \$25M in total limits excess of the primary EAGLE (or equivalent GL/ Pollution Combined form), EL, Auto, Marine, and Foreign
 - Lead Excess — where EAGLE is the primary policy
 - Ventilated Excess — Primary EAGLE with a non-lead excess policy
 - Unsupported Excess — requires an EAGLE Equivalent primary policy, \$25K minimum premium
- Underlying coverages can be included, excluded, or sub-limited based on insured's needs

For more information regarding this coverage enhancement, as well as other AIG Environmental products and services, please contact your local underwriter or email us at environmental@aig.com.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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