

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



EAGLE combines industry-standard commercial general liability (CGL) with coverage for pollution exposures arising from owned/operated locations, non-owned locations, product liability, transported cargo, and contracting operations. Coverage can be broadened with EAGLE Excess.



The EAGLE Advantage

2022 Policy Enhancements

- Updated ISO-based CGL form combined with pollution coverages
- Site coverage: scheduled locations with retroactive date or unscheduled premises with time element: 20-day discovery/60-day pollution reporting
- Reduced deductible benefit if PIER (Pollution Incident and Environmental Response)[®] is utilized for emergencies
- Blanket qualified non-owned locations coverage
- Emergency response costs for first 96 hours
- Expanded transported cargo coverage
- Expanded definition of environmental laws

WHY IS THIS IMPORTANT?

AIG has updated the EAGLE policy form to meet clients' current needs.

Expanded Appetite for Excess Coverage

- Excess limits inclusive of pollution coverage, up to \$25M in available limits
- Appetite for:
 - Lead excess (when EAGLE is primary)
 - Ventilated excess (when EAGLE is primary with an AIG excess policy higher in the tower)
 - Unsupported excess (with an EAGLE equivalent primary; \$25K minimum premium)
- Standard attachment of \$10M X \$1M
- Excess over GL/pollution combined form, Excess, auto, marine, and foreign
- Crisis response and crisis management capabilities

WHY IS THIS IMPORTANT?

Verdict sizes are continually increasing, creating a growing need for excess towers.

Foreign Casualty

- Seamless integration between AIG's EAGLE and foreign casualty, including local policy coordination
- Access to local resources to help navigate regulatory requirements in 200+ countries and 40+ languages
- 24/7 global medical, travel, and security assistance
- Available coverages:
 - Foreign CGL, foreign voluntary compensation, foreign automobile liability, travel accident & sickness, foreign property, kidnap & ransom
 - Ability to schedule Foreign GLs on EAGLE excess policy
 - Ability to add designated countries to products pollution coverage on EAGLE if foreign liability coverage is in place

WHY IS THIS IMPORTANT?

Provides coverages for operations outside of Canada and the USA, in collaboration with EAGLE.

Updated policy form responds to client needs

Expanded excess liability appetite

Rapid claims support around the globe

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Why AIG

Creative Solutions

ISSUE:

A plastic component manufacturer and distributor became aware that its general casualty program specifically excluded pollution losses, an area in which the company had exposures.

SOLUTION:

AIG drew on its environmental expertise to present the client with a detailed analysis of its exposures and a tailored EAGLE coverage program to fit its unique needs.

BENEFIT:

The client has peace of mind knowing it has the appropriate coverages for their unique needs, supported by insights to reduce risk.

WHY IS THIS IMPORTANT?

Client confidence as a result of customized solutions.

Claims Responsiveness

ISSUE:

A client had a fire at a paint facility. While extinguishing the fire, water run-off endangered the surrounding area.

SOLUTION:

The client called first responders and AIG's PIER Hotline, allowing them to work with local resources to ensure contamination did not spread. The site was quickly remediated, preventing potential contamination of a local waterway.

BENEFIT:

The rapid response, prevention, and mitigation measures helped reduce the overall cost of the claim. The client's rapid response and risk protocol — including PIER — protected the waterway and the client's reputation as a socially responsible community member.

WHY IS THIS IMPORTANT?

AIG Energy's dedicated expertise provides holistic solutions domestically and around the world.

Global Reach

ISSUE:

In expanding to a new country, a client needed a locally admitted policy and certificate of insurance for environmental liability.

SOLUTION:

AIG's global network quickly placed local coverage meeting the in-country requirements, including the requisite certificate.

BENEFIT:

The client was able to keep its business running without interruption and/or fines.

WHY IS THIS IMPORTANT?

Provides clients with coverage and risk engineering globally.

EAGLE Details

- 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. Of note:
- Insureds are industrial companies including manufacturers, distributors, and waste facility owners/operators
 - Minimum premium: \$15K
 - Complementary lines: EAGLE Excess

Learn more: www.aig.ca/eagle

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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