

Environmental Protection for Agricultural Clients



Why is Environmental Protection Important for Agricultural Clients?

Agricultural operations play a major role in today's water pollution concerns. Often, they discharge large quantities of agrochemicals, organic matter, drug residues, sediments and saline drainage, which could potentially impact nearby bodies of water and threaten aquatic ecosystems, human health and reproductive activities.

While some insurance policies offer protection for certain types of pollution-related events, many exclude pollution liability coverages. Such policies leave your agriculture clients to fend for themselves and attempt to adhere to the complex environmental regulations and requirements set forth by the government.

How Can Great American Help?

Great American Environmental offers Premises Environmental Liability (PRE) protection that is uniquely designed to fill coverage gaps in policies that exclude pollution associated with typical agricultural operations. The experts at Great American Environmental take your clients' portfolios to the next level by offering specialized coverage that can protect against complicated and often costly agricultural pollution risks.

Agricultural target businesses for our Premises policy include, but are not limited to:

- Chemical mixing and blending facilities
- Farm equipment repair and servicing
- Portfolios
- Agricultural properties
- Dairy farms (odor typically excluded)
- Farm equipment manufacturing

Yes	No	Check your agricultural risk!
		Does your farm or associated building have tanks containing agricultural chemicals, fertilizers, anhydrous ammonia, etc.?
		Do you have neighbors that may be subject to a potential release at your site?
		Do you apply chemicals/fertilizers to 3rd party properties?
		Do you transport your products to and from your location to warehouses, retail stores, etc.?

For more information on how we can best protect your agricultural clients, please contact **Erin Mitton**

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70%

Of the global ground water withdrawn is for agriculture, yet the industry plays a major role in water pollution.

80%

Of shallow household wells in agricultural areas in the U.S. have nitrate levels that do not meet federal drinking water standards.

101,000

Miles of rivers and streams in the U.S. are impaired by nutrients from agricultural production.

3,500,000

Acres of lakes and reservoirs in the U.S. are impaired by nutrients from agricultural production.

Source: U.S. Environmental Protection Agency, April 2012
www.epa.gov/nutrientpollution





Premises Environmental Liability Insurance Policy

Coverage highlights:

- Coverage for new and historical conditions
- Pollution conditions on-site or migrating beyond the insured's property
- Illicit abandonment of pollutants
- Clean-up costs triggered by discovery of pollutant or claim by third party
- Legal expense provided within Limit of Liability
- Civil fines and penalties (discharges, emissions)
- Asbestos/lead-based paint (e.g. third party claims)
- Liability for disposal of the insureds waste at non-owned disposal sites on an unscheduled basis
- Liability for transportation of the insureds product or waste by the insured or a third party carrier while in-bound or out-bound to or from a covered locations
- Business interruption or contingent business interruption coverage for the insureds operations affected by pollution conditions occurring on-site or from off-site sources

Features:

- Capacity: \$50,000,000/\$100,000,000
- Admitted and non-admitted
- \$7,500 minimum target premium
- Annual policies or multi-year options available

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