



## **ENVIRONMENTAL EXPOSURE GUIDE for SHOPPING CENTERS**

Program Brokerage Environmental can help protect shopping centers from a variety of environmental exposures, which may not be covered under a Commercial General Liability policy. These conditions may cause a combination of bodily injury, property damage, environmental clean-up, and legal defense expense claims.

### **COMMON ENVIRONMENTAL EXPOSURES:**

- Mold
- Businesses which generate hazardous wastes such as dry cleaners, medical facilities, photo developers, and printers
- Businesses which can pollute such as restaurants, hardware and paint stores, bakeries, gas stations, and plant nurseries
- Corroded municipal sewer pipes and polluted soils and groundwater from the fixers and electroplating hazardous wastes that may have been poured down sewer drains
- Constricted and clogged sewer lines due to poorly maintained or absent grease traps from bakeries and restaurants
- Pesticides, paints, solvents, flammable solvents, fertilizers, and other products from hardware stores which, when spilled outdoors, can persist in the environment for long periods of time producing potential soil, surface or groundwater contamination
- Paint left behind after any tenant leaves, which is considered a hazardous waste
- Waste products and materials such as solvents, thinners, epoxy, and paint disposed improperly in a dumpster
- Improper storage of hazardous materials in areas such loading docks or roadways where accidental spills or leaks could result in potential impairment of soil, surface waters, sewers, and storm drains
- See the exposure sheet for Gas Stations/Car Dealerships for environmental risks associated with gas stations situated at shopping centers

### **HOW THE ENVIRONMENTAL INSURANCE POLICY PROTECTS THE POLICYHOLDER:**

The environmental insurance policy covers both the cost to cleanup pollution and third party claims including regulatory authorities. Specifically, the policy:

- Pays for cleanup cost of pollution on, under and/or within the Insured Property
- Pays for loss resulting from claims for bodily injury, property damages and cleanup of the property of others arising from pollution
- Pays the legal expense in defense of claims covered by the policy