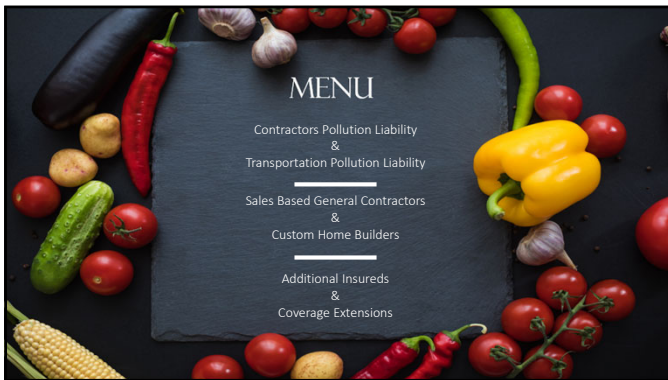




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Transportation Pollution Liability (TPL)

- Applies to bodily injury, property damage or clean-up costs caused by a **transportation pollution condition**
- Provides coverage for transportation pollution conditions arising out of the transportation of cargo
- **Transportation Pollution Condition**
 - Actual emission, discharge, dispersal, release or escape of "pollutants" from a "covered conveyance" not at your "job-site" or premises you own, lease or occupy for administrative or storage purposes

4



Pollution Liability

- Written on its own occurrence form with defense within the policy limits
- No limitation on discovery or reporting days
- Emergency Response Cap (\$15,000)
 - Reasonable and necessary costs incurred by the insured
- Sudden or accidental pollution condition or transportation pollution condition

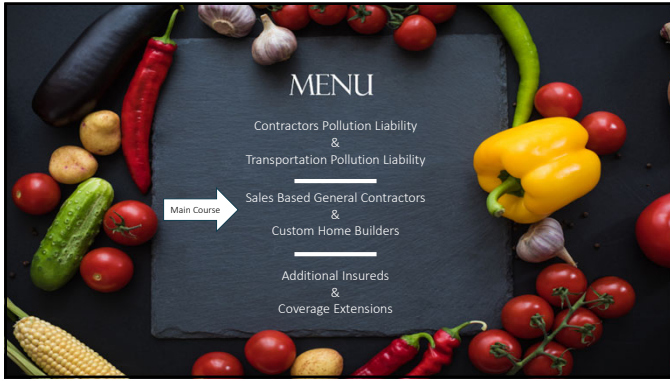
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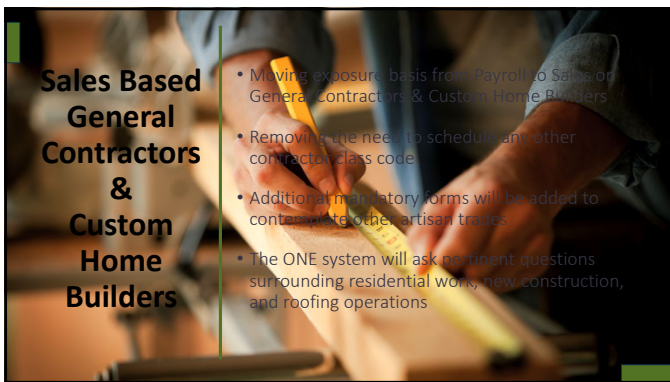
L427 Contractors Pollution Liability and Transportation Pollution Coverage

- Those sums the insured is legally obligated to pay as damages
 - Bodily injury, property damage or clean up costs
- **Pollution Condition**
 - The performance of the insured's contracting operations
 - **Transportation Pollution Condition**
 - The transportation of cargo
- Named Insured during the policy period
- Coverage territory

6



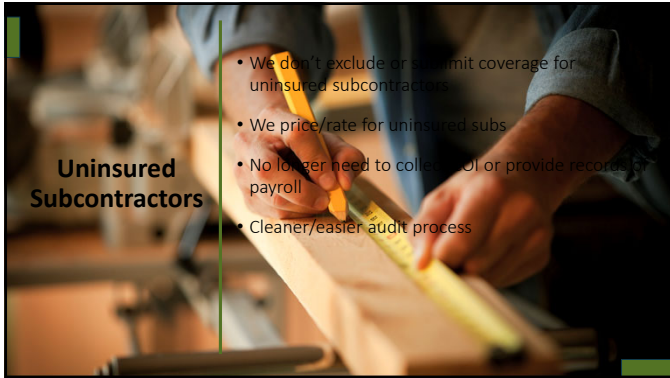
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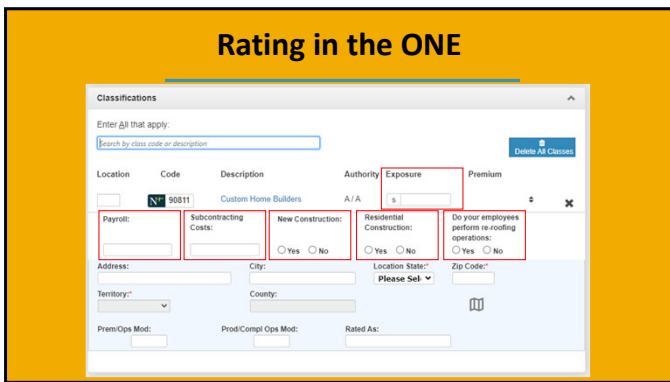


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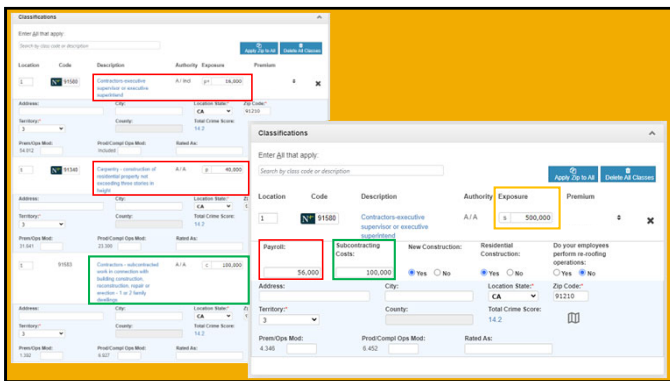


- We don't exclude or permit coverage for uninsured subcontractors
- We price/rate for uninsured subs
- No longer need to collect or provide records of payroll
- Cleaner/easier audit process

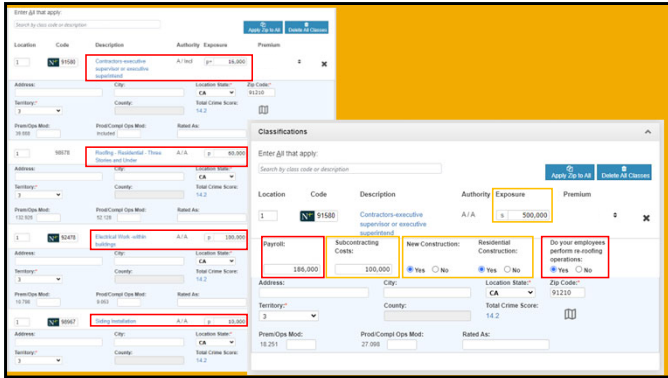
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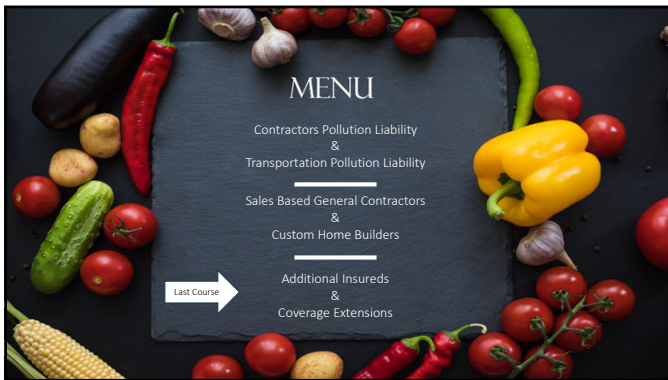
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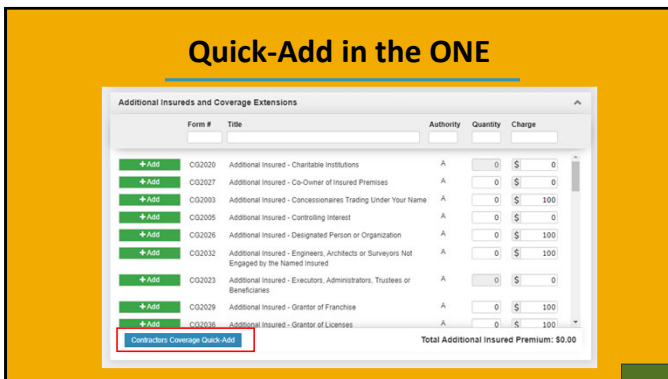
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18

Nautilus Quick-Add

- Exclusion – Total Pollution with Hostile Fire Exception
- Blanket Additional Insured
 - Ongoing Operations
 - Lessor or Leased Equipment
 - Managers or Lessors of Premises
 - Mortgagee, Assignee or Receiver
- Waiver of Subrogation
- Per Project Aggregate subject to a \$5M max
- Primary & Non-Contributory
- Limited Property Damage
- Increased Med Pay of \$10,000
- Increased Damage to Rented Premises \$300,000
- General Liability Extension Endorsement



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Special Nautilus Menu

- Electronic Data Limited Liability (up to \$25,000)
- Employee Benefits Liability (up to \$1,000,000)
- Extended Property Damage (up to \$100,000 / \$100,000)
- Limited Swimming Pool Pop-Up Liability Coverage (\$50,000 / \$100,000)
- Lost Key (up to \$25,000 / \$25,000)
- Privacy Breach (up to \$100,000)



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QUESTIONS?

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