

LIVE WEBINAR | EXPERT INDUSTRY PANEL

Unlocking the Potential of PLLP

A Broker's Guide to Environmental Insurance



THANK YOU FOR JOINING US TODAY

DISTINGUISHED.
PROGRAMS

Hello Everyone Thank You For Joining us!

My name is Ben Stone, and I'm the Vice President and Senior Underwriter at Distinguished, with over 20 years in environmental roles. I joined Distinguished in 2023 after specializing in pollution liability at AXA XL. My background includes a Bachelor's in Forest Resources and experience in environmental consulting, from lab work to stream restoration.

I'm excited to lead today's discussion with members of our new program. We pride ourselves on having the experience, flexibility, and depth of expertise to help brokers get their deals done, and this team exemplifies that.



Host - Ben Stone

Vice President - Environmental
Distinguished Programs

DISTINGUISHED.
PROGRAMS

Please Note:

- We will be sending all registrants a copy of the slides, the webinar recording, and a PDF with the questions and answers from today's session.
- If anyone has a question during the presentation please use the Q + A button on the bottom of your screen.



Distinguished Programs

D.

Distinguished Programs is a leading national insurance Program Manager providing specialized insurance programs for Real Estate, Community Associations, Hotels, Restaurants, Fine Art and Collectibles, and Environmental and Construction Professional.

DISTINGUISHED.
PROGRAMS

Meet the Experts



Samantha Linton

Vice President
Environmental Operations Specialist
Environmental and Construction
Professional Division
Distinguished Programs



Kasey L. Jones

Senior Vice President
National Environmental Practice Leader
Environmental and Construction
Professional Division
Distinguished Programs

DISTINGUISHED.
PROGRAMS



What is Pollution Legal Liability Insurance (PLLPI)?

Distinguished's Pollution Legal Liability Insurance protects against environmental liabilities not typically covered by a General Liability (GL) policy. PLLP insurance covers third-party claims for bodily injury, property damage, and environmental damage resulting from pollution conditions.

DISTINGUISHED.
PROGRAMS



DISTINGUISHED.
PROGRAMS

Why are GL Insurers Reluctant to Cover Environmental Risks?

Before introducing the total pollution condition exclusion, general liability underwriters usually covered these environmental risks. However, the combined impact of asbestos-related liabilities and litigation, along with the strict regulations of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), deterred them. CERCLA imposes liability that is joint, several, and independent of fault. This opened the door for the pollution insurance market to step in and offer a solution.

Who Needs PLLP Insurance?

Businesses that handle hazardous materials, such as manufacturers, contractors, and property owners, often need PLLP insurance to protect against potential liabilities.

Key Coverages

What are the coverage highlights?

Distinguished's PLLP includes coverage for specific contaminants, business interruption, emergency clean-up, legal costs, occurrence coverage at job sites, and special provisions like Disaster Management Costs.

Pollution Legal Liability Insurance Product Highlights:

- Coverage for mold matter and legionella pneumophila
- Business interruption, including contingent business interruption and delay costs for new pollution conditions
- Coverage for clean-up costs incurred on an emergency basis
- Additional legal costs may be provided outside the limit
- Occurrence coverage for the insured's contracting services at job sites
- Coverage for bodily injury and property damage from asbestos-containing materials and lead-based paint
- Coverage for Disaster Management Costs and Subpoena Expenses
- Credit towards SIR for approved mediation
- Target classes include multi-family residents, hospitality, commercial office buildings, airports, warehouse/distribution facilities, healthcare facilities, environmental facilities, manufacturing facilities, redevelopment properties, brownfields, and agricultural facilities
- Pollution Legal Liability Insurance Coverage provided by SiriusPoint

Could You Explain How Mold and Legionella Are Covered, As They Don't Seem Directly Linked to Pollution?

- Mold and legionella are unique but significant risks that often fall under environmental law.
- For example, a hotel in Hawaii faced a \$50 million claim related to mold.
- Legionella, a type of bacteria, can pose a risk, especially to immunocompromised individuals.
- Its occurrence can vary depending on factors like location and concentration levels.

What's the Next Key Pollutant: PFAS or Another?

The next key pollutant could vary depending on state regulations that may require specific sampling. Possibilities include carbon tetrachloride and 1,4-dioxane, in addition to PFAS.

What Are Your Target Classes?

DISTINGUISHED.
PROGRAMS

Our Target Classes Include

- Multi-family Residences
- Hospitality Industry
- Commercial Office Buildings
- Airports
- Warehouse/Distribution Facilities
- Healthcare Facilities
- Environmental Facilities
- Manufacturing Facilities
- Redevelopment Properties
- Brownfields
- Agricultural Facilities

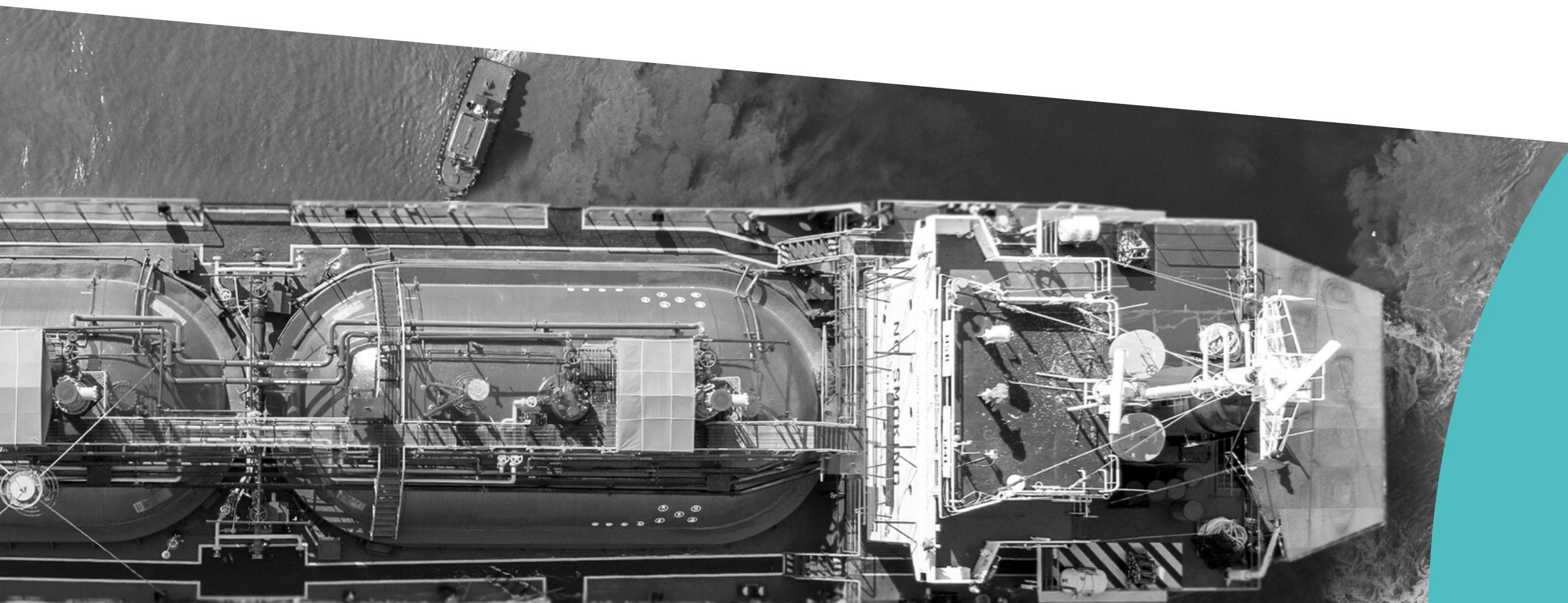
What Factors Determine The Cost Of Distinguished's Pollution Legal Liability Insurance?

The cost of our Pollution Legal Liability Insurance depends on several factors, organized as follows:

- Nature and Extent of Environmental Risks
- Coverage Limits
- Industry Type
- Location
- Historical Pollution Conditions
- Policy Customizations

Questions

First, let's dive into our questions from attendees that sent in questions via email, then we will go live to today's attendee questions.



DISTINGUISHED.
PROGRAMS



What is Distinguished's Pollution Legal Liability Insurance Coverage Capacity?

- Limits of liability up to \$25M/\$25M
- Policy terms up to ten (10) years; thirteen (13) years for lenders
- Minimum premium of \$5,000 for an annual policy

DISTINGUISHED.
PROGRAMS

Why Should Brokers Consider Distinguished For PLLP Coverage?

Brokers should consider Distinguished for several key reasons:

- **Expertise:** We offer deep industry knowledge.
- **Customization:** We provide tailored insurance solutions.
- **Customer Service:** We're committed to helping our clients.
- **Deal Support:** We step in when lenders hesitate due to environmental issues.
- **Guidance:** We help you navigate Recognized Environmental Conditions (RECs).
- **Simplification:** We make the insurance process easier for brokers.






Do Geographic Factors Influence Environmental Laws, and Is California a Particular Hotspot for Environmental Regulation?

Yes, geographic considerations do play a role in environmental laws:

- California: Often in the news for stringent environmental regulations.
- New York Boroughs: Have their own set of rules.
- Michigan: Notable for its Licensed Site Remediation Professionals (LSRP) program.

DISTINGUISHED.
PROGRAMS



What Resources and Support Does Distinguished Provide to Brokers for Pollution Legal Liability Policies?

Brokers working with Distinguished can expect the following resources and support:

- **Dedicated Support:** We provide personalized assistance.
- **Training:** We offer educational resources to enhance your knowledge.
- **Marketing Materials:** We supply promotional tools to help you succeed.
- **Expert Access:** We give you the opportunity to consult with specialists in the field.

DISTINGUISHED.
PROGRAMS

Who is Your Carrier?

Our coverage comes from SiriusPoint. Here's more information about them:

SiriusPoint is a global underwriter of insurance and reinsurance providing solutions to clients and brokers around the world.



DISTINGUISHED.
PROGRAMS



How Fast Does Distinguished Typically Underwrite Pollution Legal Liability Policies?

We offer the following turnaround times for underwriting:

- **Fastest Turnaround:** As quick as 24 hours through our in-house underwriting.
- **Typical Turnaround:** Within one business week.

DISTINGUISHED.
PROGRAMS

How Do I Submit Business?



Direct expert contact for a lightning-fast turnaround!

Contact Doug or Shelli using their contact details below to get started.



Download the PLLP [application](#)! We accept other carriers' pollution or professional applications.



Got a question or want to chat about an account? Just drop a line to Doug or Shelli!



Your hassle-free application experience awaits!

Email completed applications to either:

Doug Stepenosky

President - Environmental and Construction

Professional Division

dstepenosky@distinguished.com

Kasey Jones

Senior Vice President - Environmental and

Construction Professional Division

kjones@distinguished.com

Questions?

Let's take some questions from our attendees today

Please note:

If we are running short on time and can't get to all attendee questions now, we will be emailing everyone a PDF with the questions and answers from today's session.



Final piece of advice you'd like to give the audience?

Distinguished's team of underwriters, engineers, and scientists offers over 300 years of combined experience in environmental, construction, and insurance fields. We deliver customized solutions to safeguard your business against specific environmental and professional risks. Our advanced systems and customer-centric approach allow us to offer comprehensive coverage for facilities, contracting services, and professional liability, including both primary and excess options.

DISTINGUISHED.
PROGRAMS

DISTINGUISHED BROKER

With Distinguished, you'll need to register your brokerage, and you'll be ready to submit business in minutes. If you need any assistance, contact your Sales Executive.

REGISTER YOUR AGENCY

When you click on the button below, you'll be taken to the portal registration page. In addition to basic information about your agency, here's what you will need to make it quick and easy:

- Brokerage License Number
 - Your Producer License Number
- Once you've completed inputting your information, a principal of your agency will need to agree to and sign our Retail Brokerage Agreement.

If you are not a principal, you'll be prompted to provide the name and email of a qualified signor and the agreement will be emailed to them.

REGISTER YOUR BROKERAGE

CREATE YOUR PERSONAL LOGIN

To submit business through the portal, you'll need a personal portal login. Once again you'll need:

- Agency Brokerage License Number (so we can assign you to the right agency)
- Producer License Number

Once you've got your login, you can start submitting new business.

Register Your Brokerage With Distinguished

Learn more about our quick online registration process

DISTINGUISHED.
PROGRAMS

BECOME A DISTINGUISHED BROKER

To start working and winning with Distinguished, you'll need to register your brokerage. Follow the steps below, and you'll be ready to submit business in minutes. If you need any assistance, contact your Sales Executive.

1.

REGISTER YOUR AGENCY

When you click on the button below, you'll be taken to the portal registration page. In addition to basic information about your agency, here's what you will need to make it quick and easy:

- Brokerage License Number
- Your Producer License Number

Once you've completed inputting your information, a principal of your agency will need to agree to and sign our Retail Brokerage Agreement.

If you are not a principal, you'll be prompted to provide the name and email of a qualified signor and the agreement will be emailed to them.

REGISTER YOUR BROKERAGE

2.

CREATE YOUR PERSONAL LOGIN

To submit business through the portal, you'll need a personal portal login. Once again you'll need:

BECOME A DISTINGUISHED BROKER

To start working and winning with Distinguished, you'll need to register your brokerage. Follow the steps below, and you'll be ready to submit business in minutes. If you need any assistance, contact your Sales Executive.

REGISTER YOUR AGENCY

When you click on the button below, you'll be taken to the portal registration page. In addition to basic information about your agency, here's what you will need to make it quick and easy:

- Brokerage License Number
- Your Producer License Number

Once you've completed inputting your information, a principal of your agency will need to agree to and sign our Retail Brokerage Agreement.

If you are not a principal, you'll be prompted to provide the name and email of a qualified signor and the agreement will be emailed to them.

REGISTER YOUR BROKERAGE

CREATE YOUR PERSONAL LOGIN

To submit business through the portal, you'll need a personal portal login. Once again you'll need:

- Agency Brokerage License Number (so we can assign you to the right agency)
- Producer License Number

Once you've got your login, you can start submitting new business.

If you have registered your brokerage and are experiencing difficulties with your account, please contact our support team at service@distinguished.com or 888-355-4626.

CREATE PERSONAL LOGIN

START SUBMITTING BUSINESS

There are two ways to submit business, either through our Broker Portal or with

Follow Us

Find us on social media for market insights and industry news.
Learn about our latest free webinars, eBooks, and Case Studies.



@distinguishedprograms1



@DistinguishedPG



Distinguished
Programs



distinguishedprograms



Distinguished
Programs



DISTINGUISHED.
PROGRAMS

LIVE WEBINAR | EXPERT INDUSTRY PANEL

Unlocking the Potential of PLLP

A Broker's Guide to Environmental Insurance

Thank you to everyone who joined us for today's webinar. Thank you for your time and have a wonderful rest of your day!

DISTINGUISHED.
PROGRAMS