

AXIS Pollution Legal Liability

Comprehensive Environmental Protection
for Businesses



Why Pollution Legal Liability Cover Matters

Environmental liabilities are an increasing concern for businesses. Rising public awareness and evolving environmental regulations mean companies are now more accountable for both historic and new pollution risks.

Traditional insurance policies often provide limited cover, leaving significant gaps in protection for your customers. These gaps can leave businesses exposed and uninsured for costly environmental liabilities, including own site cleanup costs, third-party bodily injury and property damage from a gradual cause, along with uninsured regulatory obligations.

The AXIS Pollution Legal Liability (PLL) bridges these gaps with tailored, flexible coverage designed to protect businesses from critical environmental exposures.



Coverage

Our adaptable PLL policy offers a broad range of protection, including the following coverage choices:

- Historical and Future Pollution Claims
- On and Off-Site Cleanup Costs
- Third-Party Bodily Injury and Property Damage
- Gradual Pollution and Sudden/Accidental Spills
- Ecological Damage Claims
- Emergency and Crisis Response Costs
- Transportation Coverage
- Non-Owned Disposal Site Coverage
- Business Interruption and Extra Expense
- Illicit Abandonment of Waste
- Mould and Legionella Coverage
- Defence and Assessment of Claims



Target Market

We maintain a broad appetite across multiple sectors, including:

- **Manufacturing and Industrial:** General Manufacturing, Food and Drink, Chemical, Engineering and Assembly
- **Waste and Recycling:** Recycling Centres, Wastewater Treatment, Solid Waste Management, Landfills
- **Transportation:** Haulage, Distribution, Warehousing
- **Energy and Fuel Storage:** Renewable Power, Bulk Fuel Terminals, Conventional Energy Assets
- **Healthcare and Assisted Living:** Hospitals, Medical Facilities Assisted Living
- **Commercial Real Estate:** Commercial Building Tenants and Landlords, Investors, Pension Funds
- **Education and Public Sector:** Educational Institutions, Local Government and Municipalities
- **Hospitality and Retail:** Hotels, Resorts, Leisure and Shopping Centres



Underwriting Capacity

- **Limits:** Up to GBP25m or currency equivalent
- **Minimum Premium:** GBP10k currency equivalent
- **Deductibles:** Starting at GBP5k currency equivalent
- **Coverage:** Primary or Excess
- **Policy Terms:** Multi-year options available



Broker Highlights

- **Pre-Existing Pollution:** Coverage for pollution conditions on owned property as well as having migrated off-site
- **Cleanup Costs:** Covers the costs of cleaning up pollution, including restoration of real or personal property, including upgrading with Green Building Materials. Cleanup Costs also include expenses incurred to reach a voluntary agreement between an insured and regulator to avoid or mitigate enforcement action.
- **Ecological Damage:** Cover for biodiversity or natural resource damage, including primary, complementary and compensatory remediation
- **Gradual Pollution:** Coverage for gradual and sudden pollution events
- **Third-Party Liability:** Bodily injury and property damage arising from pollution conditions
- **Nuisance Claims:** Statutory, public, or common law nuisance
- **Emergency Response:** Costs for urgent action to mitigate pollution
- **Bespoke Wording:** Flexible solutions for complex risks and contractual requirements to ensure a customer's needs are met
- **Claims Handling:** Access to highly experienced claims professionals

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Ed. Feb 2026