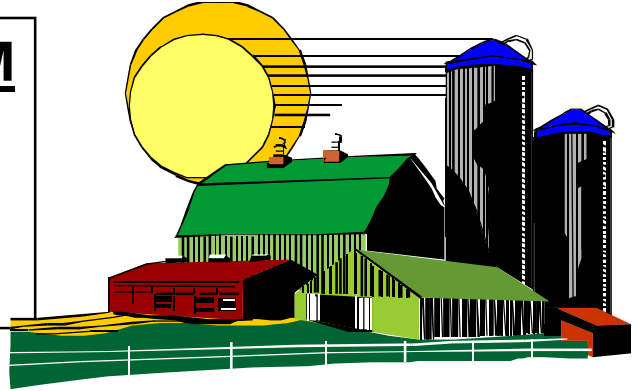


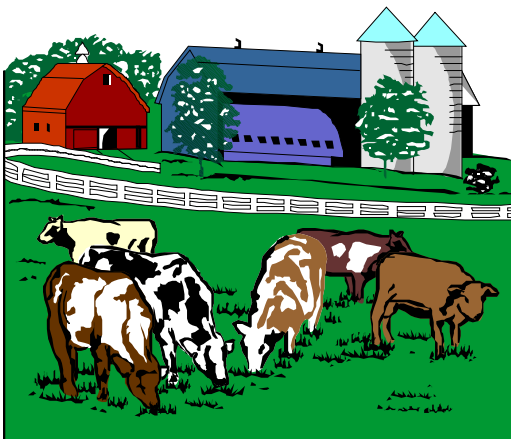
# **FARM POLLUTION PROGRAM**

## **TOWER SPECIAL FACILITIES**

### **\*\*\*FEATURES and SELLING POINTS\*\*\***



- Up to \$11,000,000 limits are available (many companies build in only low limits into their farm policies, or are unable to offer more than \$50,000 or \$100,000 of pollution coverage)
- Includes **CLEANUP COSTS**, as well as **Bodily Injury Liability**, **Property Damage Liability** (both on-site and off-site), and **Legal Defense Expenses**. (Many carriers do not provide cleanup costs, or do not provide off-site coverages).
- Includes coverage for seepage/migration of pollutants in addition to sudden & accidental incident coverage (many carriers do not provide coverage for gradual seepage)
- Includes coverage for off-site application of wastes/liquid nutrients to fields
- Provides supplementary pollution coverage for over-the-road exposures
- Covers aboveground storage tanks
- Increasing state regulation (esp. in the Great Lakes Region due to lake exposure) is imposing stricter cleanup obligations onto farmowners. This program can respond to regulation violation situations, depending upon the details of the claim and when there is nonintentional failure to comply with regulations
- Agents protect their own E&O exposure by offering Pollution Coverages to farmowners
- Pollution Liability imposes **Strict Liability** (legal concept that imposes liability without fault). Farms are often family-owned businesses. Pollution claims can cause them to lose their farm, their business assets, and their family assets if they don't have adequate pollution protection.
- Our policy is transferable. If an insured sells their farm they can transfer the pollution policy to the new owner, which eliminates reunderwriting and redocumentation of pollution exposures



**For a Pollution coverage quote, please  
contact LISA WESTERDALE  
(ext. 330 – [lisaw@towerspecial.com](mailto:lisaw@towerspecial.com))**

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