

# The NACD Insurance Edge

EAGLE ChemProtect® Enhancement for NACD Members



*The NACD Member supports industries that are part of our everyday lives: from Plastics to Electronics, Adhesives to Coatings, Agriculture to Food and Beverage. However, all chemical distributors face similar environmental exposures that could lead to costly liability claims.*

*Our EAGLE ChemProtect® coverage offered through the NACD Insurance Program provides a comprehensive insurance solution tailored to the environmental pollution risks faced by chemical distributors.*

Environmental Exposures	Why is this a concern?	EAGLE ChemProtect Coverage Solution
<b>Product Distribution</b>	A mishap during product shipment may lead to an accidental spill or release. The distributor may be held legally responsible for the subsequent clean-up.	Coverage is offered for Clean-Up Costs for material spilled or released while being transported or while being loaded or unloaded, whether by railcar, boat, aircraft or truck.
<b>Storage &amp; Handling of Raw Materials and/or Products</b>	The varying chemical properties of raw materials and finished products require each to be handled and stored according to specific practices. Unintentional chemical reactions at a distribution or warehouse facility could have disastrous results, including fires, large scale releases, or explosions. These events may garner adverse media attention and require a swift response, especially if the facility is located in close proximity to a populous area.	<ul style="list-style-type: none"> <li>Emergency Response Costs coverage allows an Insured to quickly respond to a pollution condition that requires immediate action, regardless of whether or not a written claim is received.</li> <li>Coverage is provided when non-compliance with regulations and laws is a reasonable response to emergency circumstances and is reported to us.</li> <li>CrisisResponse® coverage, available to EAGLE Excess Follow Form policyholders, may minimize the impact of a major event by providing crisis services.</li> </ul>
<b>Chemical Facility Operations</b>	Quality control issues or lapses in facility operations may lead to accidental spills or leaks, causing damage to neighboring properties and resulting in claims against the distributor for bodily injury, property damage, or environmental contamination.	Coverage is offered for claims for Bodily Injury, Property Damage, and Clean-Up Costs resulting from Pollution Conditions. Coverage is also provided for Pollution Conditions resulting from illicit abandonment by a third party or waste disposed of at a licensed non-owned disposal site.
<b>International Product Management</b>	Exports from the US chemical industry account for roughly 10% of all US merchandise exports. Increased capacity and decreased production costs in foreign countries further encourage the global scope of the chemical industry.	Products Pollution coverage includes World Wide Territory coverage, providing protection to policyholders in the event of claims for Bodily Injury or Property Damage resulting from Pollution Conditions caused by your products that are produced or sold anywhere in the world.
<b>Product Blending</b>	A faulty piece of equipment or an error made during one stage of a blending process could produce an entire batch of defective products. The distributor may face multiple product liability claims originating from that single faulty batch.	Coverage is offered for multiple claims arising from a related condition affecting a lot of goods or products and is considered to be one occurrence, subject to one policy deductible.

For additional information, contact: **Axon Underwriting** | 908.947.0867 | [info@axonu.com](mailto:info@axonu.com)  
 Axon is an Affiliate Member of NACD and exclusive Program Administrator for AIG EAGLE.  
 AIG has a 20 year relationship with NACD and is a Diamond Corporate Sponsor and Strategic Planner.

