



## SITE ENVIRONMENTAL LIABILITY

At New Empire Group, we are dedicated to offering insurance products that meet the insurance needs of our customers. The RECOVER Site Environmental Program addresses the site pollution coverage needs of Real Estate owners. The program provides Site Environmental Coverage for Condominiums, Apartment Buildings and Cooperatives.

### COVERAGE FEATURES:

- Underground and above ground tank spills
- Third party claims for on-site bodily injury for asbestos
- Third party claims for on-site bodily injury for lead
- Third party claims for on-site bodily injury and property damage
- Third party claims for off-site bodily injury and property damage
- On-site cleanup of new conditions (excluding lead or asbestos)
- Third party claims for off-site clean-up resulting from new conditions (excluding lead or asbestos)
- Contingent transportation coverage

### AVAILABLE LIMITS:

- \$2,000,000 each incident limit
- \$30,000,000 program aggregate limit

### RETENTIONS:

- Above ground storage tanks - \$10,000
- Underground storage tanks - \$25,000
- Lead and asbestos claims - \$50,000
- Non tank sites - \$10,000 pollution / \$50,000 lead or asbestos

### SUBMISSION REQUIREMENTS:

- RECOVER Site Environmental program application
- Environmental and GL loss histories
- Current tightness test documentation
- Current municipal certificate registration (where required)

### CONTACT AND SUBMISSION INFORMATION:

Submissions should be sent to:  
[newbusiness@newempiregroup.com](mailto:newbusiness@newempiregroup.com)