

Coverage Comparison 2009

	2009 EDITION	PREVIOUS EDITION
INSURING AGREEMENT		
<i>Coverage D - Pollution Legal Liability</i>	<p>D-1 c.: Amended to cover BI and PD of employees at non-owned locations other than locations used to handle, store, dispose, process or treat waste</p> <p>D-2 a. and b.: Discovery restricted BI & PD 10 day discovery / 30 days reporting</p> <p>D-2 c.: New section providing emergency response costs applicable to expenses incurred within 72 hours of the first commencement of pollution conditions that necessitate immediate action</p>	<p>Discovery restricted BI & PD 7 days discovery / 21 days reporting</p> <p>Not included</p>
<i>Coverage E - Additional Pollution Legal Liability</i>	New section providing emergency response costs applicable to expenses incurred within 72 hours of the first commencement of pollution conditions that necessitate immediate action	Not included
COVERAGE A EXCLUSION AMENDMENTS		
<i>Aircraft, Auto or Watercraft</i>	<ul style="list-style-type: none"> • Non-Owned watercraft exception amended to remove the length limitation • Exception for misdelivery for completed operations 	<ul style="list-style-type: none"> • Non-owned watercraft exception <75 feet • No exception
<i>Employment Related Practices</i>	Based on ISO 2007 Version	Based on ISO 2004 version
COVERAGE B EXCLUSION AMENDMENTS		
<i>Infringement of Copyright, Patent, Trademark or Trade Secret</i>	Based on ISO 2007 version	Based on ISO 2004 version
<i>Employment Related Practices</i>	Based on ISO's 2007 endorsement	Based on ISO's 1998 endorsement
COVERAGE D EXCLUSION AMENDMENTS		
<i>Insured vs. Insured</i>	Exception for indemnification given by you to another insured in an insured contract	No exception
<i>Asbestos and Lead</i>	Exception added for BI & PD	No exception
<i>Identified Underground Storage Tank</i>	Exclusion only applies to Coverage D-1	Exclusion applied to Coverages D-1 and D-2
<i>Failure to Maintain and Construction Defects</i>	Exclusion removed	Exclusion applied to microbial matter
COVERAGE E EXCLUSION AMENDMENTS		
<i>Aircraft, Auto or Watercraft</i>	Exception for misdelivery for completed operations by the Named Insured or a third-party carrier when arising out of the insured's negligence	No exception
SUPPLEMENTARY PAYMENTS - COVERAGES A, B and E		
<i>Costs Taxed Against the Insured in a Suit</i>	Based on ISO 2007 version	Based on ISO 2004 version
SECTION II - WHO IS AN INSURED		
<i>Insureds - Coverages A,B,C and E</i>	Coverage E-4 amended to include those parties you agree in writing to include as an insured other than third-party carriers	Such parties were not insureds
<i>Insureds - Coverage D</i>	Amended to include customers you have agreed in writing to include as an insured for loss arising from your storage, handling, treatment, processing or disposal of the customer's product or waste on any insured property	Such customers were not insureds
SECTION III - LIMITS OF INSURANCE AND DEDUCTIBLE AMENDMENTS		
<i>General Aggregate (other than products-completed operations)</i>	General aggregate applies separately to each operation or project away from your location	Aggregate applied to all such operations and projects
SECTION IV - CONDITIONS AMENDMENTS		
<i>Duties in the Event of Occurrence, Offense, Claim or Suit</i>	Amended so that notice to the wrong insurer will not automatically invalidate coverage	
SECTION V - EXTENDED REPORTING PERIOD		
<i>Coverage D</i>	Includes 60 day renewal reporting period	

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SECTION VI - DEFINITION AMENDMENTS		
<i>Agency Construction or Project Management Services</i>	Deleted, as the Definition of Professional Services no longer references agency construction or project management services	
<i>Bodily Injury</i>	Added shock	
<i>Certified Industrial Hygienist</i>	New definition with respect to the microbial matter clean-up standard	
<i>Clean-up Costs</i>	<ul style="list-style-type: none"> Amended to include restoration costs Includes clean-up standard for microbial matter as that recommended in writing by a certified industrial hygienist or a registered occupational hygienist or registered occupational hygienist technologist Includes the clean-up standard for legionella pneumophila as that required in writing by the governing health agency	
<i>Coverage Territory</i>	Amended to include all parts of the world on an indemnification basis with respect to goods or products made or sold in the U.S., Puerto Rico or Canada	Suit had to be brought back in the U.S., Puerto Rico or Canada
<i>Emergency Response Costs</i>	New definition for additional coverage grant defined as reasonable and necessary expenses incurred within 72 hours of the first commencement of pollution conditions	
<i>Insured Contract - Coverage D</i>	Amended to include a written contract or agreement with customers indemnifying them for loss arising from your storage, handling, treatment, processing or disposal of the customers product or waste on an insured property	
<i>Loss</i>	<ul style="list-style-type: none"> Coverage D includes coverage for up to \$500 a day for expenses incurred by the insured at our request, including actual loss of earnings, to assist us in the investigation and defense of claims Amended to include emergency response costs 	<ul style="list-style-type: none"> Not in definition Not in definition
<i>Pollutants</i>	Legionella pneumophila included in definition	Not in definition
<i>Professional Services</i>	<i>Updated definition:</i> <ul style="list-style-type: none"> Does not reference agency construction or project management services Operations and maintenance (O&M) of a facility or actual contracting activities are not included in the definition Evaluation, consultation, opinion or advice in connection with your product even if a separate fee is charged is not included in the definition 	
<i>Registered Occupational Hygienist and Registered Occupational Hygiene Technologist</i>	New definition with respect to clean-up standard	
<i>Restoration Costs</i>	New definition	Not included in definition of clean-up costs
<i>Transportation</i>	Definition excludes cargo off-loaded longer than 7 days prior to reaching the final destination	Cargo off-loaded for longer than 72 hours excluded



Contact

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This chart above is a summary only and does not contain all of the differences between the 2007 and 2009 versions of the EAGLE policies. Please refer to the policies for the complete terms and conditions contained therein.

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