Say Hello To Your Strongest Ally.

ChemPlan® has been a leading provider of specialized insurance programs for chemical distributors and manufacturers since 1984. The commitment to quality and technical expertise of the ChemPlan team is second to none. We are proud of the fact that our singular focus and long-term involvement with this unique market has earned us a reputation for exceptional customer service and innovative insurance products in an industry other insurers simply don’t understand.

WARNING: You may not have coverage for damages caused by chemicals!

The catalyst for ChemPlan’s Chemical Insurance Program was the sudden abandonment of the chemical industry by the standard insurance market in the early 1980s. At that time most insurance companies ceased to offer liability coverage to chemical companies due to their lack of chemical knowledge and concerns over pollution and toxic-txl liability. The remaining group of insurers would only provide coverage which included an Absolute Pollution Exclusion. This exclusion, defining chemicals as pollutants, can still be found in most modern-day chemical company liability policies.

When replacing the term “pollutants” with “chemicals”, a typical exclusion reads, “Coverage is excluded for Bodily Injury, Property Damage or Clean Up due to the discharge, dispersal, seepage, migration, release or escape of Chemicals.”

Keeping you current on critical industry changes is one of the many benefits of working with a specialized insurance ally like ChemPlan—a benefit that could save your company from a devastating financial loss.
Insurance Products Designed For The Chemical Industry.

Highly concentrated, customized chemical liability protection

In contrast to the exclusionary position of most insurance companies, the ChemPlan® Program is designed to provide the strongest possible financial protection for the types of exposures and accidents which are unique to the chemical industry.

Building on ChemPlan’s highly concentrated loss control, claims management and underwriting expertise, we look forward to partnering with you to create a comprehensive program of maximum safety and financial protection. This program is custom-tailored to your company, your employees, your community—and most importantly, your industry.

The Industrial Strength ChemPlan® Program

- General Liability including Products/Pollution
- Automobile including Pollution Liability
- Chemical Umbrella Liability
- Property including Pollutant Clean-Up
- Chemical Facility Pollution Legal Liability

General Liability including Products/Pollution

Our policy provides coverage for “bodily injury” and “property damage” occurring away from your facility as a result of exposure to your chemical products.

The ChemPlan® Program

Enhancements include:

- Comprehensive Products/Pollution Coverage
- Hostile Fire Coverage
- No Absolute Pollution Exclusion
- No Minimum Premium
- No Minimum Deductible
- Unlimited Defense Coverage
- Product Recall Coverage
- Aggregate Limit Per Location
- Specialized Broadening Endorsement
Automobile including Pollution Liability

Our policy provides protection for your over-the-road and loading and unloading operations.

The ChemPlan® Program Enhancements include:

• Broadened Pollution Liability
• MCS-90 Endorsement
• Required State Filings
• Specialized Broadening Endorsement

Chemical Umbrella Liability

Our policy extends the specialized ChemPlan® general liability and automobile coverage through the excess program.

The ChemPlan® Program Enhancements include:

• Following form over ChemPlan General Liability including Products/Pollution
• Following form over ChemPlan Automobile including Pollution Liability

Property

Our policy provides the coverage you need for warehousing, manufacturing, bulk storage or fleet terminal facilities.

The ChemPlan® Program Enhancements include:

• Accounts Receivable
• Back-Up of Sewers and Drains
• EDP Equipment Systems Breakdown
  • Extra Expense
  • Fire Department Service Charge and Fire Suppression Equipment Recharge
  • Ordinance or Law
  • Valuable Papers and Records – Cost of Research
  • Business Income
  • Pollutant Clean-Up and Removal
  • Property In Transit
  • Specialized Broadening Endorsement
Chemical Facility Pollution
Legal Liability

Our policy provides the financial strength to remediate
your facility and your community after an air, water or
ground release.

The ChemPlan® Program Enhancements Include:

- Off-Site Pollution Coverage for Loss,
  Clean-Up and Defense
- On-Site Pollution Coverage for
  Loss, Clean-Up and Defense
- Sudden and Accidental
  Protection
- Gradual and Historical
  Protection
- Pollution Business
  Interruption and Extra
  Expense Coverage
- Non-Owned Disposal
  Site Coverage
- Contingent Pollution
  Coverage from the use of
  Common Carriers, Watercraft
  or Railroads
- Claims for Civil Fines and Penalties

Stronger Loss Control Expertise

ChemPlan® loss control consultants are strategically
located throughout the United States. Their main focus
is to conduct hazard evaluations, assess each risk's
exposures and controls, conduct loss analysis,
determine the root cause of the losses and recommend
the necessary corrective actions required to prevent
loss recurrence.

Our consultants can provide job training,
compose safety programs, conduct
safety seminars and meet your risk
improvement needs through:

- Certified Safety Consultants
- Certified Industrial
  Hygienists
- Fleet Specialists
- Highly Protected Risk
  Specialists
- Ergonomic Specialists
- Quality Control Professionals

More Effective
Claims Management

No matter how safely you conduct your business,
accidents occasionally will occur. When they do,
ChemPlan's expert claims management specialists
will resolve the matter far more quickly and cost-
effectively than claims managers who have less
knowledge of the unique needs of the chemical
industry.

To learn more about how ChemPlan can create a
comprehensive chemical insurance program that is
customized to your specific needs and risk, have your
agent and/or broker call us today.

Industries We Typically Serve

- Chemical Distributors
- Chemical Manufacturers
- Soap and Detergent Manufacturers
- Surfactants
- Industrial Organics
- Industrial Inorganics
For more information, call your ChemPlan® Agent or contact us at:

1-800-410-1511

www.chemplan.net

Program Insurance Management of Sarasota, Inc. dba ChemPlan®