

**COLORADO SPECIAL DISTRICTS PROPERTY & LIABILITY POOL  
POLLUTION LIABILITY**

<b>Coverage Trigger:</b>	This policy provides coverage on a discovery and/or claims-made and reported basis. A new “pollution event” must be first “discovered” and/or a “claim” must be first made against an “insured” during the “policy period” and such “discovery” or “claim” must be reported to Zurich in writing during the “policy period or during an applicable extended reporting period.	
<b>Coverage:</b>	Cleanup Costs – New Pollution Event	
	1. (a) On-Site First Party Discovery 1. (b) On-Site Third Party Liability 2. (a) Off-Site First Party Discovery 2. (b) Off-Site Third Party Liability 3. Natural Resources Damages – New Pollution Event	
	Claims-made Coverage Form	
<b>Term:</b>	January 1, 2009 – January 1, 2010	
<b>Limits:</b>	Each Pollution Event	\$200,000
	Policy Aggregate Limit	\$1,000,000 (Pool Aggregate)
<b>Deductible:</b>	Each Pollution Event	\$200,000 (Pool Deductible)
<b>Retroactive Date:</b>	January 1, 2009	
<b>Defense Costs:</b>	Defense and Settlement Reduce the Limit of Liability	
<b>Major Exclusions:</b>	Asbestos and Lead Contractual Liability Fines, Penalties and Punitive Damages Mold Underground Storage Tanks – Can Insure Require Application War <i>Refer to policy for a complete list of all policy exclusions</i>	
<b>Insurance Carrier:</b>	Steadfast Insurance Company (Zurich)	
<b>Contribution:</b>	Included where a Member participates in the Pool’s Liability Program	
<p style="text-align: center;"><b>This certificate is made and is mutually accepted by the Pool and the Named Member subject to all terms, which are made a part of the Steadfast Insurance Company, Z Choice Pollution Liability STF-EPC-100-B CW (03/08).</b></p> <p style="text-align: center;"><b>This certificate represents only a brief summary of coverages. Please refer to the master policy document for actual coverage terms that may apply to any specific situation.</b></p>		