

**Colorado Special Districts Property and Liability Pool
POLLUTION LIABILITY COVERAGE DECLARATION**

Coverage:	Cleanup Costs – New Pollution Event Effective January 1, 2011 to January 1, 2012	
	<ol style="list-style-type: none"> 1. (a) On-Site and Off-Site First Party Discovery (b) On-Site and Off-Site Third Party Liability 2. Bodily Injury or Property Damage – New Pollution Event (a) On-Site and Off-Site Bodily Injury (b) On-Site and Off-Site Property Damage - migrates beyond covered location 3. Natural Resources Damages – New Pollution Event 	
Coverage Trigger:	<u>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 Illinois Union Insurance Company in writing during the “policy period” or during an applicable extended reporting period.</u>	
Form:	Claims-Made Coverage Form	
Limits:	Each Pollution Event	\$1,000,000 Per Member & Per Occurrence Limit
	Policy Aggregate Limit	\$5,000,000 Annual Aggregate Limit Shared for All Members
Deductible:	Each Pollution Event	\$ 1,000 Member Deductible \$100,000 Pool Deductible
Retroactive Date:	January 1, 2009 Zurich (expired) & Illinois Union Ins. Co. January 1, 2010	
Defense Costs:	Defense and Settlement Reduce the Limit of Liability	
Major Exclusions:	<p>Asbestos, Contractual Liability, Divested Property, Fines and Penalties, Fungi & Legionella, Landfills, Lead-Based Paint, War and Terrorism.</p> <p>Underground Storage Tanks are excluded, but can be covered with a completed application; subject to underwriting approval.</p> <p><i>Refer to policy for a complete list of all policy exclusions</i></p>	
Insurance Carrier:	Illinois Union Insurance Company (ACE)	No. PLL G24888770 002
Comments:	Above Ground Storage Tanks can be scheduled for \$350 annual premium.	
Contribution:	Basic Pollution automatically included when a Member participates in the Pool’s Liability Program	
<p>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 Illinois Union Insurance Company, Pollution Liability # PLL G24888770 002.</p> <p>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.</p>		

