



## Pollution Exclusion

When it comes to your insurance policy, your main focus is that you are covered in case of a claim. Your agent will put more emphasis as to what you have coverage for. You might go down the list of exclusions to see if any will be a problem for your type of business. The pollution exclusion might be one that can easily be overlooked. Being a contractor you might think, "I don't have a manufacturing company that may be polluting the air or work with any type of hazardous chemicals, so I have no risk." Well, the word pollution itself can be defined in many ways. "Pollution," is a term usually defined to mean an irritant or contaminant, whether in solid, liquid, or gaseous form, including when they can be regarded as an irritant or contaminant such as smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. So the pollution exclusion excludes coverage for losses caused by all the different forms of pollution.

Example: ABC Construction's driver is driving a truck carrying a chemical for a job. The driver loses control and crashes. The chemical lands on a river killing all the fish. There is no coverage per the pollution exclusion. Your auto policy will not cover such, you need pollution coverage.

Thinking this doesn't affect you because you don't drive trucks carrying chemicals. Well, here's another example.

You're on the job site and as the day progresses you have been dumping "trash" in your stationed dumpster. If you have been disposing contaminant materials or other products and your dumpster is not secure, you have a potential pollution problem that is not covered. The other very important thing to keep in mind is that you are liable for anything that is disposed in your dumpster by anybody. It is important that you make sure you secure it, and dispose of it properly and promptly to avoid any liability and a possible non covered situation.

Remember that pollution takes many forms and you may be working with such exposures. That is why it is important that you have pollution coverage. If pollution coverage is excluded on your policy and you want the coverage or have coverage questions, you can always contact Will Burke, Shawn Gustafson or Carlos Aguirre for more information.



**BURKE**  
INSURANCE  
GROUP, LLC

1691 Hickory Loop, Suite B  
Las Cruces, NM 88005  
575-524-2222 • 575-525-1716 (FAX)

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