# Transportation Pollution Liability vs. CA 99 48

## AN OVERVIEW OF THE POTENTIAL COVERAGE DIFFERENCES

A standard automobile insurance policy carries a pollution exclusion that leaves an insured exposed to unnecessary risk, including costly cleanup expenses. A CA 99 48 endorsement modifies the insurance provided under the Business Auto Coverage, Motor Carrier Coverage, and Truckers Coverage forms to cover cleanup costs; however, coverage for these costs can only be triggered by an accident, upset or overturn of a covered auto. In addition, there are other gaps in coverage that expose an insured to liability not covered with a CA 99 48 endorsement. Transportation Pollution Liability (TPL) insurance can fill these gaps, and when added in conjunction with the CA 99 48 endorsement, maximizes the insured's financial risk transfer.

### CA 99 48

An endorsement available to automobile policies to broaden coverage for pollution liability.

### TRANSPORTATION POLLUTION LIABILITY (TPL)

An insurance policy that can be put in place to supplement the auto policy to fill in gaps left by the CA 9948 endorsement.

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| | CA 99 48 | TRANSPORTATION POLLUTION LIABILITY |
|---|---|---|
| Bodily Injury | TRIGGER FOR COVERAGE [1] | COVERED |
| Property Damage | TRIGGER FOR COVERAGE [1] | COVERED |
| Cleanup Costs | TRIGGER FOR COVERAGE [1, 2, 3] | COVERED |
| Third-Party Transportation Liability | MAY NOT BE COVERED | CAN BE COVERED |
| Loading | MAY NOT BE COVERED | COVERED |
| Unloading | MAY NOT BE COVERED | COVERED |
| Trailers | TRIGGER FOR COVERAGE [1, 4] | COVERED |
| Emergency Response Costs | UNCOVERED | COVERED |
| Natural Resource Damage | UNCOVERED | CAN BE COVERED |
| Civil Fines & Penalities | UNCOVERED | CAN BE COVERED |
| Coverage While Parked | UNCOVERED | COVERED |
| Mental Anguish Resulting from Bodily Injury | UNCOVERED | COVERED |
| Medical Monitoring | UNCOVERED | CAN BE COVERED |

1. Must be caused by an accident and resulting from the ownership, maintenance or use of a covered auto. Other types of transit are not covered, including transloading.
2. Must be at the demand of another entity
3. Does not cover self-initiated cleanup
4. Trailer must be listed on the business auto policy as a covered auto.
5. Coverage must be for a minimum of 48 hours.

**Actual coverage will be provided in accordance with the endorsements and policy issued. Please refer to the specific endorsement and policy form for verification. Contact UCPM for more information and assistance with environmental pollution solutions.**