

[Sender Name/Company]  
[Sender Address]  
[City, State, Zip Code]  
[Date]

[Recipient Name]  
[Recipient Title]  
[Recipient Company]  
[Recipient Address]  
[City, State, Zip Code]

**RE: Advisory Regarding Pollution Legal Liability (PLL) and Brownfield Site Indemnification**

Dear [Recipient Name],

This letter serves as a formal advisory regarding the environmental risk management strategies for the redevelopment of the property located at [Property Address], identified as a brownfield site.

Due to the historical use of the site and the potential for pre-existing subsurface contamination, it is imperative to secure comprehensive Pollution Legal Liability (PLL) insurance. We recommend that the policy includes coverage for:

- On-site and off-site cleanup costs for new and pre-existing conditions.
- Third-party claims for bodily injury and property damage.
- Legal defense costs associated with environmental regulatory actions.
- Business interruption losses resulting from environmental discoveries.

Furthermore, regarding Environmental Indemnification, it is advised that the contractual agreement between [Party A] and [Party B] clearly defines the scope of liability transfer. Specifically, the indemnification clause should address:

- Responsibility for known vs. unknown contaminants.
- Duration of the indemnity period (survival period).
- The relationship between the insurance policy limits and the indemnity obligations.
- Specific triggers for regulatory closure (e.g., "No Further Action" letters).

Please ensure that all environmental site assessments (Phase I and Phase II ESA) are updated and disclosed to the underwriters to prevent any "known condition" exclusions in the final policy.

We recommend a technical review of the proposed insurance binders and indemnity language by legal counsel specializing in environmental law prior to execution.

Sincerely,

[Signature]

[Sender Printed Name]

[Sender Title]