

# EnviroPro

Trade on **AIG eXtra** and Acturis

Environmental liabilities present a growing risk to businesses. Heightened levels of public awareness and developing environmental regulation makes businesses responsible for their impacts of pollution and environmental damage. Commercial insurance policies usually exclude losses from gradual pollution releases and biodiversity damage, whereas EnviroPro covers these as standard, with additional enhancements that fill in the gaps in Combined Liability and Property policies.

## Key product benefits

EnviroPro provides cover for gradual as well as sudden and accidental pollution unlike general liability and other policies. Many environmental incidents occur gradually or are caused by a sequence of repeated events which would not fall within the remit of 'Sudden and accidental' coverage.

- Covers the remediation of environmental damage originating out of business operations whether or not this was caused by pollution.
- Cover for business activities at the insured's premises and while working on client sites.
- Cover for physical environmental damage, clean-up costs, bodily injury property damage and nuisance claims.
- Defence costs and mitigation expenses.
- Cover for regulatory action by the council or environmental agency.
- Cover for third party claims.
- Costs associated with crisis management to deal with adverse publicity are covered as standard.
- Support from our UK underwriting and claims team.

## Appetite

The online product is aimed at SME businesses domiciled in the UK, Channel Islands and the Isle of Man with a turnover of up to £50m in a wide range of trades.



### Preferred risks

- General manufacturing companies
- Haulage contractors
- Bulk storage and warehouse facilities
- Hospitality industry, leisure facilities and clubs
- Property management sector
- Maintenance contractors (including plumbing and electrical services)
- Retail sectors



### Risks not covered

- Fines and Penalties
- Material Change in Use
- Intentional Non-Compliance
- Prior Knowledge

**Our online product offering is not appropriate for companies operating outside of the UK, Channel Islands or the Isle of Man, nor is it for sole traders/private individuals.**

## Cover details

- Clean-up Costs (on-site and off-site) including the repair/rebuilding costs to first party property damaged during clean-up
- Third Party Bodily Injury and Third Party Property Damage resulting from a pollution condition
- Mitigation costs to prevent the worsening of a pollution incident
- Biodiversity Damage
- Defence and assessment costs
- Crisis management costs – managing reputational risk
- Loss arising from both Gradual and Sudden and Accidental pollution conditions
- First party Business Interruption losses resulting from a pollution condition

## Optional Cover

- Transportation related environmental liabilities

## Environmental Claims Advantage

From the activation of your policy, our aim is to limit the adverse exposure of any incident and reduce the impact on our Insured.

- **Dedicated Claims Team:** Our Specialist Claims Adjusters will provide you with ongoing communication and the right expertise to handle your claim.
- **24 Hour Emergency Response:** We provide 24/7 incident reporting for instant access to an expert team to assist with urgent mitigation of loss and support on the ground.
- **Panel of Environmental Consultants:** Our experienced team of consultants can support the insured if and when needed.



Trade on: **AIG eXtra**  
aig.co.uk/aigextra

**Acturis**