

## PRODUCT PROFILE

EIL Protect

# EnviroPro UK



Environmental liabilities present a growing risk to businesses. Heightened levels of public awareness and developing environmental regulation have made businesses more responsible for environmental damage. Commercial insurance policies often exclude losses from gradual pollution releases and biodiversity damage. Unlike EnviroPro UK, AIG have been developing innovative environmental insurance programs for over 10 years and EnviroPro UK is continuing evidence of our commitment to addressing our clients' changing market needs.

### Target Market

- Manufacturing and Industrial facilities
- Bulk storage and warehouses facilities
- Waste treatment and disposal facilities
- Commercial sites, including hospitals, shopping centres, laboratories, hotels, and housing developments.
- National or multinational companies

### Principal Exclusions

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

### Underwriting Capacity

We can provide maximum limits up to £40 million for EnviroPro UK

### Covers

- Biodiversity Damage
- Defence and assessment costs
- Mitigation costs to prevent the worsening of a pollution incident
- Loss arising from Gradual, as well as, Sudden and Accidental pollution conditions
- 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
- Cover operational and new pollution conditions only

### Optional Covers

- First party Business Interruption losses resulting from a pollution condition
- Transportation related environmental liabilities
- Contractor Operations-related risks, includes work completed by subcontractors

# Broker Facts

## Environmental damage

EnviroPro UK covers provisions of the 2009 Environmental Damage Regulations, including liability for damage to biodiversity and other new provisions such as complementary and compensatory remediation.

## Gradual pollution

EnviroPro UK covers liabilities for gradual pollution (often excluded by general liability policies) as well as sudden and accidental pollution.

## Third party liability for bodily injury and property damage

EnviroPro UK covers third party liability for bodily injury and property damage arising from pollution.

## Clean up costs including 'Bartoline' debts

EnviroPro UK covers the costs of cleaning up pollution on clients' own properties and also covers the costs of any necessary clean-up works on site.

## Business interruption expenses

EnviroPro UK direct expenses arising from an interruption to an insured's business caused by pollution (such as additional overtime costs, temporary storage or office space).

## Mitigation costs

EnviroPro UK covers the costs of urgent action required to avoid or minimise the effects of pollution on business's own property or on neighbouring land.

## Transportation

EnviroPro UK covers pollution caused by transportation to and from the Insured's facilities.

## Streamlined administration

For operation or new pollution conditions coverage we offer a simple, streamlined quote and bind process based on information about the operations and activities of the sites, the standard of environmental management and the activities in the surrounding environment.

## Tailored underwriting for complex risks

For complex risks and multinational enterprises we offer tailored underwriting for insured's specific and unique needs. This may include: cover for losses from unknown pre-existing pollution conditions, multiyear policies, local country policy wordings, conventional or non-conventional insurance, reinsurance and captive support.



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