

Environmental Risk

Environmental protect

Our Environmental Protect policy is designed to offer a broad range of flexible, affordable protection for environmental risks arising out of a client's entire business operations, whether undertaken on their own premises or at third party locations.

CHUBB®



What we offer

Cover is offered on either an annual or multi-year basis. We combine our wealth of expertise in the environmental risk field with our capabilities in insurance to provide seamless cover for our insured's entire business operations. This helps to avoid gaps in cover and allows peace of mind that environmental risks are adequately catered for.

Key policy covers

1. Remediation costs imposed by Regulators, including clean-up of:
 - the insured's own property
 - other land, water, and biodiversity
2. Third-party legal liability, including:
 - Bodily Injury
 - Property damage, including loss of use and diminishment in value
 - Nuisance trespass & obstruction
3. Cover for sudden & accidental and gradual pollution
4. Liability arising under the EU Environmental Liability Directive and any associated member state law
5. Covers all environmental damage, not just resulting from pollution
6. Losses arising from transportation of products or waste by or on behalf of the insured
7. First-party business interruption
8. Loss mitigation costs – emergency expenses incurred in responding to an incident

9. Contractor's pollution – includes cover for the insured's contract works at customer sites
10. Costs and expenses included for all claims within the policy limits
11. Products Pollution Liability
12. Multinational policy form available, providing coverage on a worldwide basis with local policies where required

Target business

All types and sizes of business from small enterprises to large multinationals.

- Accommodation & Food Services
- Agricultural and farming business
- Airports and ports
- Chemicals
- Construction
- Electricity, gas and water supply
- Energy production
- Food & Drink
- Hotels
- Manufacturing
- Oil and gas service providers
- Pharmaceuticals
- Petrochemicals
- Renewable energy
- General retail,
- Petrol retail
- Wholesale and retail trade
- Transportation and storage
- Utility contractors
- Waste, including recycling, waste to energy plants and treatment

Programme parameters

- Limits available up to £50m / \$50m / €50m
- Flexible policy periods from annual to multi-year terms
- Can be written standalone or combined with other Chubb products
- Supported by a first-class global network, we can offer a range of domestic and international solutions

Environmental risk expertise

- A specialist underwriting team in London and Manchester with a wealth of technical and commercial knowledge and experience
- Local underwriting authority has created a deserved reputation for responsiveness, flexibility and consistency
- The team is supported by the global capacity and financial stability of Chubb

Our underwriters work with companies across many sectors of industry and business and help design bespoke insurance products for brokers and their clients' needs. In addition we have a team of specialist environmental engineers who can provide invaluable risk advice to clients and brokers.

To discover more

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