

# 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.

## About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering

accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

## To discover more

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