

# Environmental risk

## Environmental protect

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 cover available

- Remediation costs imposed by regulators - includes clean-up of:
  - the insured's own property
  - other land, water, and biodiversity
- Third-party legal liability
- Bodily injury
- Cover for sudden & accidental and gradual pollution
- Property damage, including loss of use and diminishment in value
- Nuisance, trespass and obstruction
- Covers all environmental damage, not just resulting from pollution
- Includes complementary and compensatory remediation
- Losses arising from transportation of products or waste by or on behalf of the insured
- First-party business interruption
- Loss mitigation costs - emergency expenses incurred in responding to an incident

- Contractor's pollution - includes cover for the insured's contract works at customer sites
- Costs and expenses included for all claims within the policy limits
- Products Pollution Liability
- 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:**

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- 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

### **About the new Chubb**

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On 14 January 2016, ACE Limited acquired The Chubb Corporation, creating a global insurance leader operating under the renowned Chubb name.

The new 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.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

With US\$150 billion in assets and US\$37 billion of gross written premiums in 2014\* on a pro forma basis, Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

### **To discover more**

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Please ask your broker for more details. Or, if you would value an initial discussion with us, please call.

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