

# EnviroPro UK

Environmental liabilities present a growing risk to businesses. Heightened levels of public awareness and new environmental regulation (the Environmental Damage Regulations were transposed in England and Wales in 2009\*) 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 UK 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.

## 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 conditions  
 Covers 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

### Principal Exclusions

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

## 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

## UNDERWRITING CAPACITY

We can provide maximum limits up to £30 million for EnviroPro UK

See over for broker facts

\* Similar regulations are expected later for Scotland and Northern Ireland

*EnviroPro UK is one of a range of environmental impairment liability products from AIG UK. This is a summary only. Exclusions apply. Scope and terms are subject to the terms and conditions of the policy. A specimen policy is available on request.*

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These are brief product descriptions only. Refer to the policy for full terms and conditions applicable. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.

# EnviroPro UK

<b>Environmental damage</b>	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.
<b>Gradual pollution</b>	EnviroPro UK covers liabilities for gradual pollution (often excluded by general liability policies) as well as sudden and accidental pollution.
<b>Third party liability for bodily injury and property damage</b>	EnviroPro UK covers third party liability for bodily injury and property damage arising from pollution.
<b>Clean up costs including "Bartoline" debts</b>	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.
<b>Business interruption expenses</b>	EnviroPro UK covers direct expenses arising from an interruption to an insured's business caused by pollution (such as additional overtime costs, temporary storage or office space).
<b>Mitigation costs</b>	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.
<b>Transportation</b>	EnviroPro UK covers pollution caused by transportation to and from the Insured's facilities.
<b>Streamlined administration</b>	For operational 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.
<b>Tailored underwriting for complex risks</b>	For complex risks and multinational enterprises we offer tailored underwriting for insured's specific and unique needs. May include: cover for losses from unknown pre-existing pollution conditions, multiyear policies (up to 10 years), local country policy wordings, conventional or non-conventional insurance, reinsurance and captive support.

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