AIG

Casualty



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Product Playbook

Environmental Insurance

For full pdf features, please view in Adobe Acrobat.

Introducing AIG's Environmental Insurance

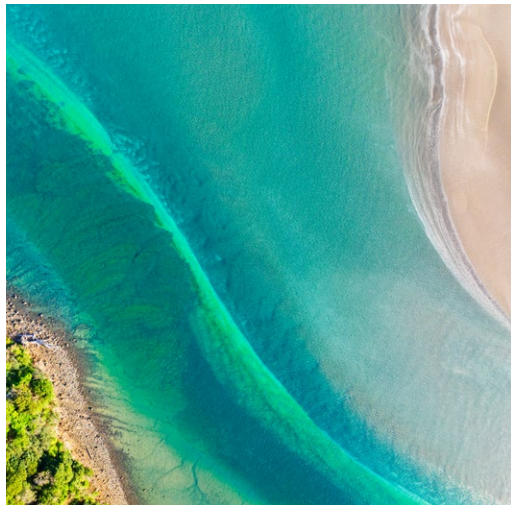
Select a topic below to explore

What is Environmental Insurance? →

Who is Environmental Insurance for? →

Why Environmental Insurance? →





Why AIG? →

Broker Tools →

Contact Us →

Our New Environmental Insurance Products

Faced with tougher legislation, heightened public scrutiny and increasing obligations, companies today are exposed to greater environmental risks than ever before – which is why clients need robust insurance protection to manage risks and mitigate environmental exposures.

AIG's environmental insurance helps to protect businesses against a range of environmental liabilities and is designed to respond to various types of pollution and clean-up obligations. For over 30 years, AIG has remained steadfast in delivering innovative environmental insurance programmes to the EMEA market. Understanding that no two businesses are identical, our suite of environmental insurance products is designed to cater to different client exposures and requirements.*

Our Products at a Glance

EnviroPro
Comprehensive environmental cover for a diverse range of commercial businesses

Pollution Legal Liability (PLL)
Bespoke solutions for clients with complex exposures

Contractors Pollution Liability (CPL)
Customisable coverage for contractors working at third-party sites



Opportunities for Brokers

Against a complex and evolving risk landscape, brokers play a pivotal role as trusted risk advisors – working with clients to understand their exposures, demystify environmental liability, and advise them on robust risk management solutions that meet their unique needs.

Brokers who can have meaningful conversations with their clients about their environmental risks are able to differentiate themselves from competing brokers who may not have the same degree of risk and product knowledge. This presents exciting opportunities in new business and retention strategies for brokers, and reaffirms their position as valued and informed risk experts.

*Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.

Policy Wording Highlights

EnviroPro | **Pollution Legal Liability (PLL)** | **Contractors Pollution Liability (CPL)**

EnviroPro provides protection for commercial clients against pollution conditions at their own sites and environmental incidents arising from off-site business operations. With standard cover designed to meet the needs of a wide range of businesses, this product is ideal for businesses purchasing environmental insurance for the first time.

Coverage highlights

- **Legal liability for premises operations**
  Third-party bodily injury, property damage and clean-up costs coverage for new pollution conditions, regardless of where it starts or finishes on the property.*
- **Legal liability for business operations**
  Third-party bodily injury, property damage and clean-up costs coverage for off-site activities associated with the business, such as transportation or contracting operations at third-party sites.
- **Legal Defence Costs**
- **Affirmative cyber coverage**
- **Biodiversity damage**

Additional information

- **Maximum capacity: €50m/$50m**
- **Basis: claims made**
- **Annual or multi-year policy terms**
- **Coverage for operational risk and new conditions only**
- **Designed for businesses purchasing environmental insurance for the first time in their domiciled country or across European Economic Area**

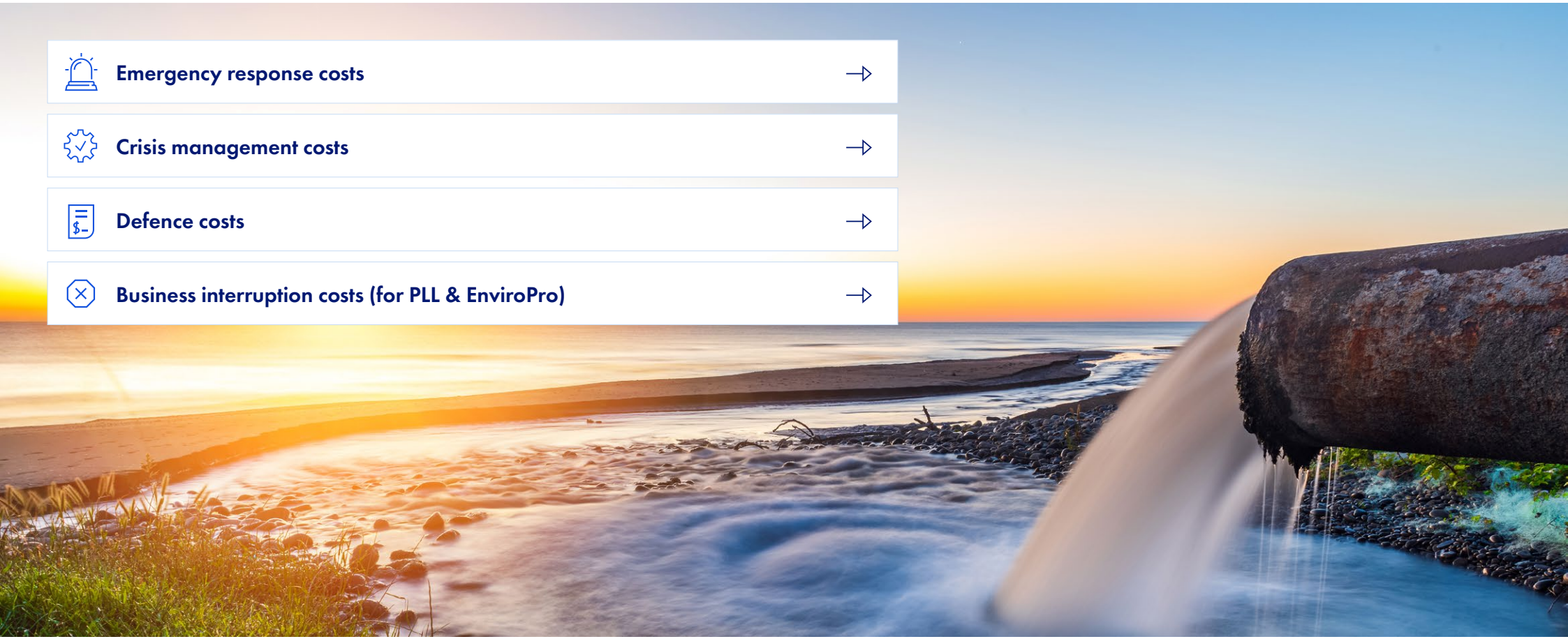


*Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.

Covered Costs

Pollution incidents are often complex events with significant knock-on effects and long-tail claims. In the event of a pollution incident, the total financial impact a client can suffer goes beyond the direct costs of clean-up – negative publicity, reputational damage, and even loss of investor interest can have long-lasting detrimental effects on business performance.

AIG's environmental insurance is designed to help businesses manage these impacts and account for the considerable expenses involved. In addition to traditional coverage for clean-up costs, bodily injury and property damage, our solutions can provide cover for the following losses:



- **Emergency response costs**
- **Crisis management costs**
- **Defence costs**
- **Business interruption costs (for PLL & EnviroPro)**

Target Clients

Businesses today are held to a greater duty of care and more stringent regulatory obligations. With the stakes higher than ever, clients can no longer afford to opt out of insurance protection for their growing environmental exposures.

From heavy industrial and manufacturing facilities to restaurants and grocery stores, no business is immune to environmental risk. AIG's suite of environmental insurance products caters to a wide range of industries and segments:

EnviroPro

Traditional environmental insurance policies have been developed with complex risks in mind, often leading to unnecessarily complicated policies and information requirements unsuited to the needs of the average business in EMEA. EnviroPro makes environmental coverage accessible for Small and Medium-sized Enterprises (SMEs) in a diverse range of industries.

Target clients of EnviroPro policies include:

- General manufacturing and light industrial facilities
- Retail and warehousing facilities
- Commercial sites, including shopping centres, office buildings and hotels
- Healthcare facilities, including hospitals and laboratories
- Education institutions, including universities
- Sports and amusement facilities

Pollution Legal Liability (PLL)

PLL can be tailored to a company's specific pollution insurance needs for new and/or pre-existing pollution conditions. This makes PLL a suitable insurance tool for multinational companies requiring local admitted policy placements, companies undertaking a merger or acquisition of sites with potential historical contaminations, or companies operating in industries with higher environmental exposures.

Target clients of PLL policies include:

- Multinational clients
- Chemical manufacturing and heavy industrial facilities
- Bulk fuel terminal and pipelines
- Power and utility facilities
- Waste treatment, recycling and disposal facilities
- Large real estate companies, including real estate investment trusts (REIT)

Contractors Pollution Liability (CPL)

The construction industry is widely recognised as a major source of pollution, and companies in this sector face heightened risks of environmental incidents. CPL is designed to provide comprehensive protection for contractors, site owners and developers. Coverage can be tailored to meet individual needs as well as any special contractual requirements.

Target clients of CPL policies include:

- Construction, renovation, development companies and housebuilders
- Demolition and excavation contractors
- Street and road contractors
- Trade contractors, such as mechanical, electrical and HVAC contractors
- Any entity controlling a construction or infrastructure project (project owner, governmental entity, general contractor, construction manager, joint venture or public-private partnership)
- Environmental contractors
- Asbestos abatement contractors

Our Risk Appetite

Recognising that transparency is key to any successful partnership, AIG is committed to defining and communicating our risk appetite clearly so clients can focus on what matters most – securing the right cover to protect their business, stakeholders and communities.

The following guide provides an overview of our risk appetite in EMEA across our different environmental insurance products. Click on each category in the interactive barometer below to learn which industry segments are within the scope of our risk appetite. Every case will be considered on its individual merits.

EnviroPro | **Pollution Legal Liability (PLL)** | **Contractors Pollution Liability (CPL)**

Green
Target growth sector or occupation

Amber
Additional information may be required

Red
May occasionally consider these on a limited basis

Black
No appetite for coverage

Manufacturing

- Food and beverages
- Clothes and textiles
- Packaging products
- Commercial printing
- Electronics and appliances
- Toys and leisure goods

Energy – Renewables

Wholesale and retail trade

Real estate

Services and public administration

Categories are not fixed and may be subject to change.

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Black
No appetite for coverage

Manufacturing

- Food and beverages
- Clothes and textiles
- Wood and metal products
- Packaging products
- Commercial printing
- Rubbers and plastics
- Building products
- Machinery, tools and equipment
- Automotive
- Electronics and appliances
- Toys and leisure goods

Energy – Renewables

Wholesale and retail trade

Real estate

Services and public administration

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Operational

- General contractors
- Carpentry work
- Construction management
- Demolition and excavation
- Electrical contractors
- Environmental contractors
- Mechanical contractors
- Heating, Ventilation, and Air Conditioning (HVAC)
- Insulation
- Painting
- Plumbing
- Roofing

Projects

- Infrastructure projects
- Energy and utility projects
- OCIP: Owner-Controlled Insurance Programme
- CCIP: Contractor-Controlled Insurance Programme
- On & off shore renewable energy projects

Categories are not fixed and may be subject to change.

Policy Gaps Covered by Environmental Insurance

While most General Liability policies in EMEA provide limited pollution coverage, cover in such policies is limited and is typically subject to a narrow set of conditions and limitations. As businesses face ever more complex environmental exposures, reliance on the limited pollution coverage within traditional liability policies is unlikely to be sufficient.

Environmental cover helps businesses account for the full range of risks and hidden expenses involved in a pollution incident. The table below outlines how AIG's environmental insurance can help to fill the coverage gaps in General Liability policies, providing clients with peace of mind when the unexpected occurs.

	General Liability policies*	AIG's Environmental Insurance cover**
Gradual pollution condition	Coverage is limited to sudden, identifiable, unintended and unexpected events, usually occurring within the last 48 hours.	Coverage includes both gradual as well as sudden and accidental pollution.
Biodiversity and natural resource damage	Generally not covered, as policy requires private third-party personal injury or property damage loss to respond.	Scope of coverage includes biodiversity and natural resources belonging to or controlled by public or government authorities.
On-site and off-site clean-up obligations	Excluded under most policies, as government-ordered clean-up obligations are considered statutory debt instead of property damage.	Clean-up coverage relates to costs associated with investigation, removal, remediation and monitoring of contamination, and includes restoration costs.
Emergency response costs	Excluded as coverage does not begin until a third-party claim is filed.	Coverage allows clients to immediately respond to a pollution emergency without the need for a third-party claim.
Crisis management costs	Excluded as reputational risk is a first-party risk.	Coverage provides access to crisis management teams to help clients provide the right messaging to the public.
Civil fines and penalties	Coverage for civil or criminal fines or penalties are excluded.	Coverage for civil fines and penalties can be provided when permissible by law.

*Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.
**Subject to the terms and conditions of the policy.

Our Claims Expertise

Our highly experienced environmental claims experts have in-depth knowledge and expertise in claims handling across a variety of business needs and environmental exposures. This means that clients can be confident that they will receive excellent support in the event of an environmental incident.

The following examples illustrate the consequences that may result from environmental incidents, and how environmental insurance can help businesses respond and recover following a loss.

EnviroPro and PLL

Gradual pollution

When pollution conditions were discovered at a neighbouring site during redevelopment, the source of pollution was traced to a leak from an underground oil storage tank at the insured's property. The insured was responsible for conducting soil and groundwater clean-up over several months, which included continuous pumping of the water table.

On-site clean-up costs

A chemical storage tank at a wastewater treatment station collapsed and damaged the facility. When the site was inspected, authorities discovered soil and groundwater contaminations at the facility. As a result, the insured wastewater treatment company was required by the regulator to carry out on-site clean-up and remediation.

PLL

Pre-existing condition

After a spill incident, the insured owner of the affected property was required to conduct soil and groundwater monitoring. During this process, further contaminations from historical site operations by previous site owners were discovered. The regulator mandated that the owner conduct clean-up of the site in accordance with environmental quality standards.

Business interruption

Heating oil released from a wastewater treatment station damaged the facility and rendered it unable to treat the wastewater. The insured had to halt operations until the plant was cleaned and the filters were replaced. Additionally, the treatment station incurred extra expenses during clean-up.

CPL

Biodiversity and natural resource damage

An insured contractor installed a vehicle wash down bay on a site to prevent mud and sediment from impacting roads. However, a drain became blocked, resulting in effluent discharge into a nearby waterway. In addition to remediation obligations, the contractor was required to provide an indemnity for the biodiversity damage caused to the environment.

Clean-up costs

An insured contractor working on the re-vegetation and landscaping of a site later discovered that the mulch used was contaminated with asbestos-containing material. The contractor was required to remediate the site in accordance with local legislation, and a large quantity of topsoil had to be disposed of at off-site licensed waste treatment facilities.



Scenarios are purely for illustrative purposes

The AIG Advantage

AIG is a leading global insurance organisation with extensive experience serving clients in EMEA. We take pride in delivering specialised expertise, comprehensive service and tailored solutions that help clients manage their environmental risks.



Underwriting expertise

AIG's team of dedicated environmental underwriters offer deep technical knowledge and experience in pollution risks. Clients and brokers can tap into the professional expertise of environmental engineers and scientists in our team to leverage technical underwriting support and expert guidance on risk decision making.

Claims excellence

Our dedicated environmental claims team understands the importance of responsive, localised service backed by global strength. We offer multilingual support, deep expertise in complex environmental claims, and direct involvement of senior claims consultants who work closely with your clients to deliver practical, tailored solutions. With the support of trusted local and international environmental experts, we work to enable fast, effective outcomes for clients.





Proactive risk insights

AIG's extensive claims handling experience across the globe gives us unique insights into the latest risk trends and data. From environmental monitoring to claims management, we are committed to equipping our brokers and other producers with the knowledge and best practices they need to help clients mitigate their ever-evolving risks.

Multinational capabilities

AIG harnesses our deep understanding of sophisticated programme structures and strong local partner networks to help clients design and implement bespoke multinational programmes, whether locally administered or on a controlled master basis – bringing a powerful global lead advantage and service capabilities to our environmental offering.



Our Claims Commitment

Dealing with an environmental loss can be both challenging and disruptive, no matter the size. Our top priority is to help our insureds navigate through the recovery process as quickly and efficiently as possible. We provide personalized, proactive, and technical support to help get the client and their business back on track.

Whether it is a small incident or a larger claim, a dedicated adjuster will be by the client's side, working to resolve the claim, protect their financial interests, and minimise business disruption.



Trusted Claims Solutions

"We brokers often have to raise issues and push for answers, and I know that can be demanding, but I wanted to pass on both our client's and our own appreciation for the way you handled the defence of the client's position in the pollution incident. Although insurer and client interests are somewhat aligned this is still a sensitive and complex case and the leadership and professionalism of [our AIG contact] has been outstanding. Just wanted this recognised."

"AIG applied technical and adjuster expertise for a complex subsurface product release event. AIG's representatives provided welcomed, thorough engagement throughout, leading to optimal solutions, mutual understanding and efficient claims handling. AIG sought aggressive environmental risk abatement, well balanced with mutually agreed pragmatism. AIG also recognised the need to accomplish technical goals within an active industrial area and the client's safety-first culture."

Claims Support for Brokers and Clients

Our aim is to limit the adverse exposure of any environmental incident and reduce the impact to our insured. To achieve this we combine expertise and responsiveness, including:

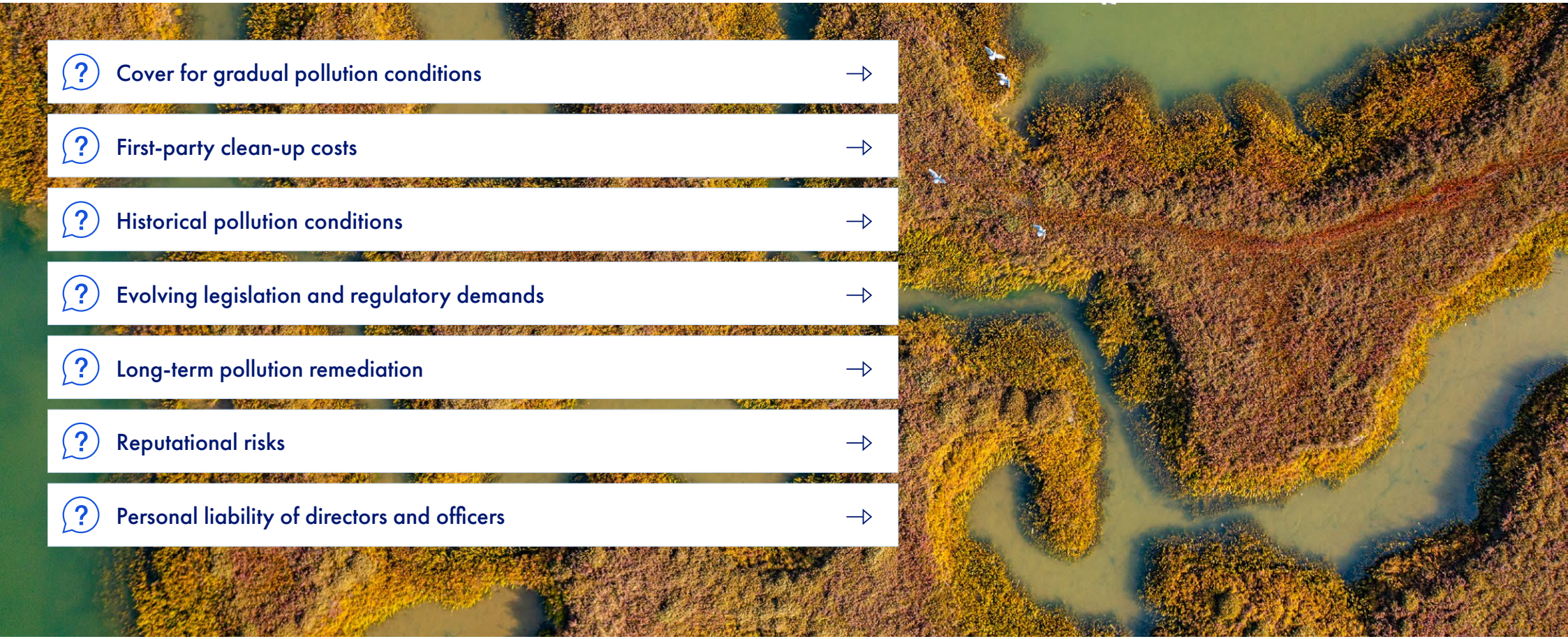
- **Dedicated claims team** – To manage the claim.
- **Ongoing communication throughout the claim** – We work in partnership with our customers throughout the lifecycle of the claim.
- **Decision Making** – We focus on accurate decision-making to help achieve the best outcome for your clients.
- **Tailored Approach** – We tailor our investigation to suit client needs.
- **Specialist Adjusters** – Our Claims Adjusters are specialised by line of business giving client's the right expert to deal with their claim.
- **Technical consultants** – We have access to an extensive panel of vendors with international experience and knowledge.
- **Legal Panel** – We have access to a specialised panel of legal experts to help protect client business and reputation.
- **International experts** – We have access to a network of offices around the world and network partners with local expertise.

Note that there are no deductibles for consultant costs.

Understanding the Risks

When considering purchasing AIG's environmental insurance, it is important that your clients understand the extent of their potential exposures and the protection offered by our policies.

These discussion points have been developed to help clients understand the real risks involved in an environmental incident. Click on each theme below for suggested conversation topics to raise with clients.

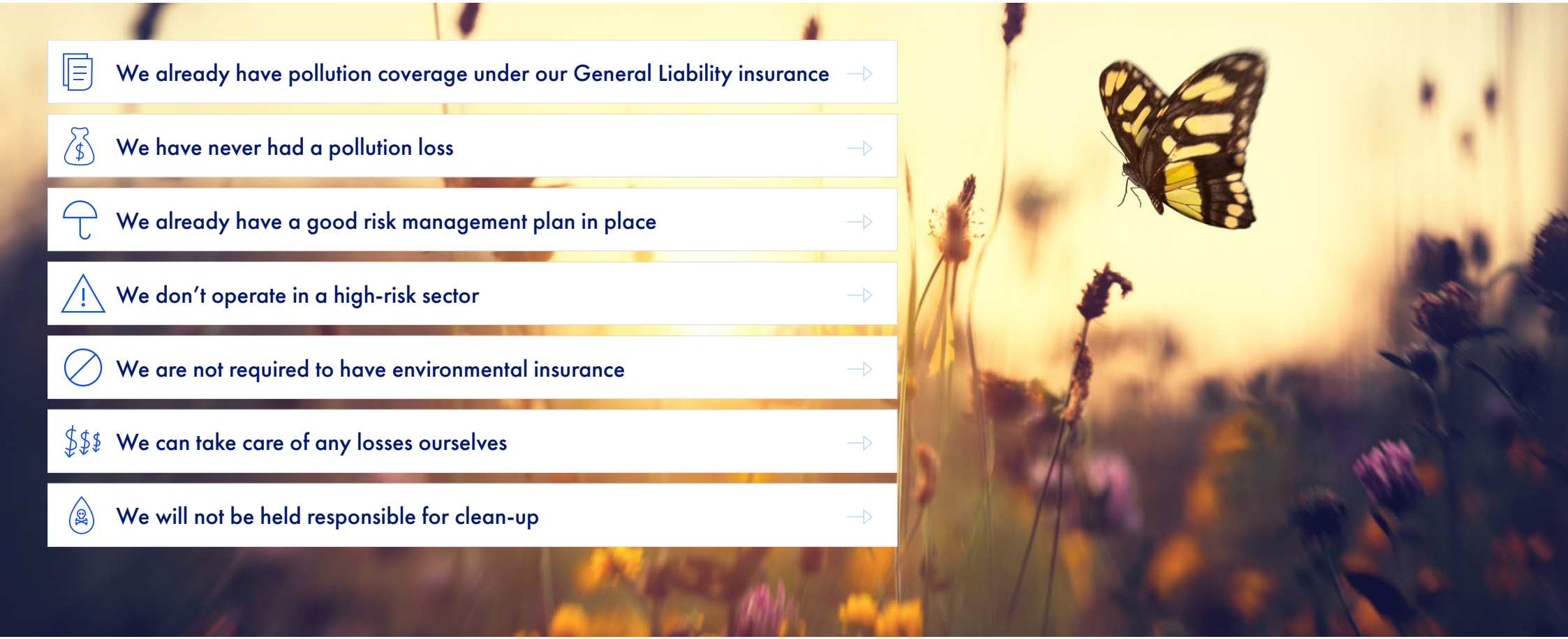


- Cover for gradual pollution conditions →
- First-party clean-up costs →
- Historical pollution conditions →
- Evolving legislation and regulatory demands →
- Long-term pollution remediation →
- Reputational risks →
- Personal liability of directors and officers →

Managing Misconceptions

We understand clients may still have questions about what AIG's environmental insurance products can do for them. Our experience suggests that most purchase obstacles raised by clients are due to a lack of understanding about the full extent of their environmental exposures and the true costs involved in a pollution incident.

Click on the tabs below to access responses to help you manage misconceptions or objections that clients may have.

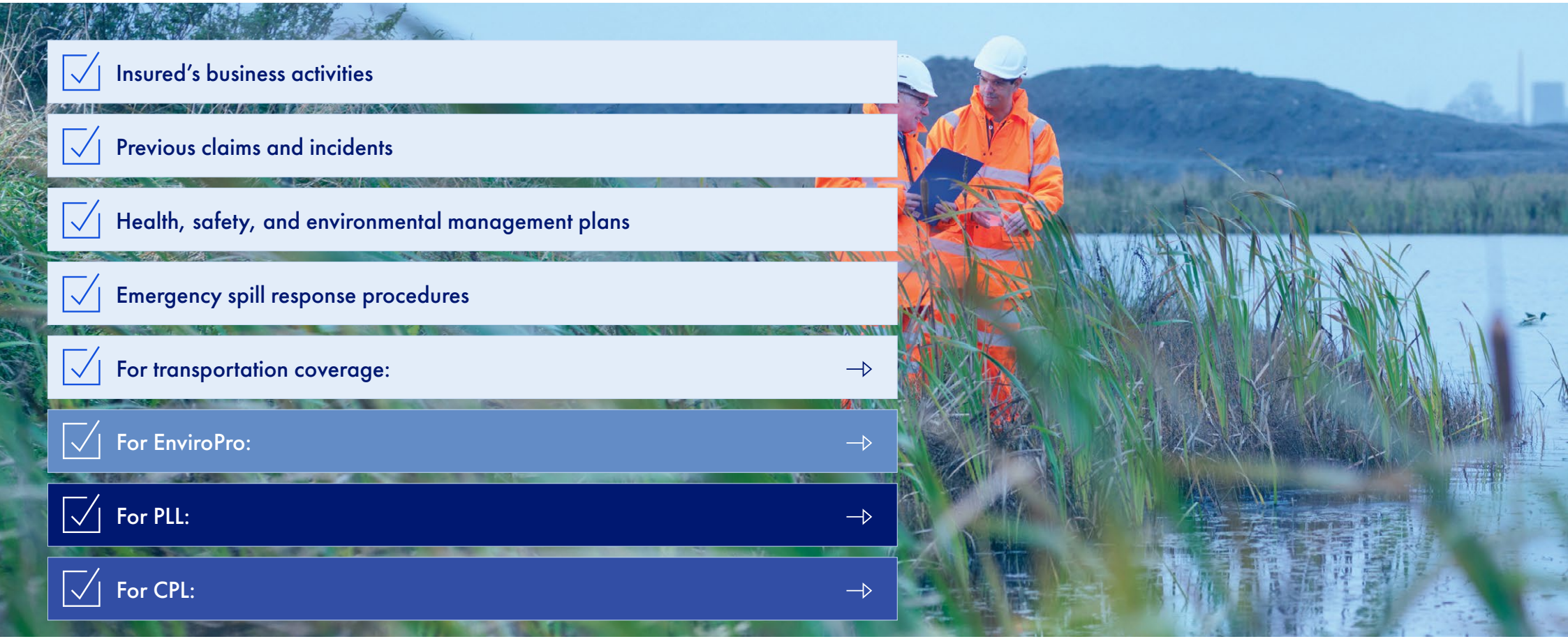


- We already have pollution coverage under our General Liability insurance
- We have never had a pollution loss
- We already have a good risk management plan in place
- We don't operate in a high-risk sector
- We are not required to have environmental insurance
- We can take care of any losses ourselves
- We will not be held responsible for clean-up

Required Client Information

To receive the most suitable terms and conditions for an EnviroPro, CPL or PLL policy, clients should provide relevant information about their environmental risk exposures.

Our underwriting considerations when assessing risk include:



This list is not exhaustive and further information may be required

Contact Us

AIG's EMEA Environmental team is pleased to work with you and your clients on their environmental insurance needs.

Connect with your local environmental specialist, or reach us at EMEA_EIL@aig.com to explore how to safeguard your client's businesses from environmental risks, liabilities and exposures.



EMEA_EIL@aig.com

Stijn Thonnon
Environmental Underwriting Lead EMEA
Tel: +32 2 739 90 39
Mobile: +32 477 80 81 44
Stijn.Thonnon@aig.com

Julien Medina
Head of EIL France, Belgium & Luxembourgh
Tel: +33 (1) 49 02 44 50
Mobile: +33 (6) 77 45 98 91
Julien.Medina@aig.com

Chris Hill
Head of Casualty Belgium & Luxembourgh
Tel: +32 2 739 93 17
Mobile: +32 470 23 18 00
Chris.Hill@aig.com

Adam Daelemans
Associate Environmental Underwriter Belgium & Luxembourgh
Mobile: +32 4 77 62 42 09



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Examples in this document are simplified and illustrative only. Actual coverage depends on the specific case and policy terms.

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