



This information is intended for insurance brokers and other insurance professionals.

Environmental Impairment Liability Solution (Enviropro)

Protects a broad range of companies from environmental incidents



For who is it?

The flexibility of AIG's Environmental Impairment coverage can accommodate a large selection of businesses with operational processes including: construction projects, property developers, manufacturers, power producers, printers, metal fabricators, warehouses, haulage firms, textile producers, retailers and food processors as well as educational establishments, medical centers, retailers and hotels.

Environmental problems and coverages

Of course, we hope that it never happens to our clients. But if they ever do fall victim to an environmental incident, we want to be sure that our client has an insurance policy that offers the right coverage.

The Enviropro offers extensive coverage policies for the consequences of an environmental incident. We will explain a few for you:

Exposure	Potential Environmental Concern	Coverage
Biodiversity Damage	✓ A pipeline ruptures in a protected area and oil leaks into a natural reserve. Authorities force the business to carry not only primary remediation and clean up, but and to indemnify the environment for the damage caused to the natural habitat and species affected.	Environmental Liability Directive 2007 (ELD): our insurance provides cover for provisions of the ELD including 'biodiversity', complementary and compensatory remediation, defense and mitigation costs.
On-site gradual pollution	✓ A gradual leak from an underground fuel oil storage tank is discovered during a site inspection by a competent authority.	While sudden and accidental spills are immediately obvious, greater potential exposures can arise over a long period of time. Our policies cover gradual pollution as well as sudden and accidental pollution.
Fire fighting	✓ After a fire at a metal recycling facility, investigations of pollutant levels reveal that the water run-off from the fire and fire suppression materials have affected the wastewater treatment plant and contaminated the surrounding habitat.	Our environmental policies foresee cover for clean up, bodily injuries and property damages caused by pollution conditions during and after a fire such as toxic smokes and pollution due to contaminated run-off water.
Transportation	✓ A milk tanker overturned and 28 m ³ of the product is spilled on the road and enters adjoining fields.	Our insurance covers pollution caused by transportation to and from the Insured's facilities.

Coverages

- > **Sudden and accidental** and **gradual pollution**: our environmental policies do not distinguish between sudden and accidental and gradual pollution, they cover both
- > **Clean up costs** of pollution on your **own site** as well as clean up costs of pollution that has migrated from your site and incurred to **Third party**. Clean up costs include mitigation and restoration costs
- > **Third party bodily injury and property damage** resulting from both sudden and accidental and gradual events
- > **Biodiversity damage**: primary, complementary and compensatory remediation of land, water or protected species and habitats
- > **Transportation**: coverage is provided for claims for bodily injury, property damage, or clean up costs caused by a pollution condition during the **transportation**
- > **Business interruption**: own business interruption costs as a result of the clean up operations

Main exclusions

There are situations where we do not compensate for damage, the so called exclusions. We list the most important situations for you:

- Intentional acts committed by others than employees
- Fines and penalties
- Nuclear risks
- War
- Terrorism

**PIER: reliable and specialized
assistance in environmental
pollution or environmental
incidents when businesses
need it the most**



Why AIG?

AIG Environmental is structured to support the market we serve, with dedicated underwriters that offer local knowledge and have the required underwriting authority to deliver creative solutions to our customers.

More than 35 years of
**WORLDWIDE
EXPERIENCE**
in claims handling

Specialized
PIER EUROPE
assistance network

Guidance from beginning to end by
**AIG'S
EXPERIENCED
PROFESSIONALS**

Going beyond insurance

PIER Europe (Pollution Incident and Environment Response)[®] is AIG's assistance network that provides reliable and specialized assistance in environmental pollution or environmental incidents when businesses need it the most. PIER Europe helps clients to resume their normal activities while limiting the costs associated with remediation measures and potential liability.

PIER Europe:

ASSIST

the insured in setting up an emergency team

Available in
32 COUNTRIES

local consultants and contractors mobilizing to help clients draw up remediation plans, limit damage, manage the public impact of the incident and start the clean up

Policyholders are automatically involved in the

PIER PROGRAM

There are no additional charges

PIER Europe hotline:
**24/7
AVAILABLE**
at **+44 (0)1273 400965**

Claims service

AIG is a global organization that has extensive knowledge in the field of environmental insurance. With an experience of over 25 years in North America and 10 years in Europe, our team in charge of the environmental claims has the technical expertise to manage more and more complex claims. Typically for the Environmental damages is that they are very complex and require a careful and thorough approach. Our claims department will support you throughout the process.

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