

# Environmental Insurance

Protecting you from pollution and environmental damage claims

In a world which is ever more concerned about the environment and the impact of pollution, businesses are under even more scrutiny. Many companies have environmental policies in place – but things still go wrong. It doesn't take much time on Google to find cases where pollution has had a catastrophic effect on the environment – and the company responsible. It's not just oil spills that create headlines. The poisoning of rivers and waterways, damage from the redevelopment of brownfield sites, chemical spills or gas leaks are among the multitude of risks faced by the industry. And when pollution or environmental damage occurs - lawsuits can follow.

The cost of clean-up – both financially and to your reputation can be immense. And when you factor in legal costs and damages, it doesn't bear thinking about. For manufacturers, producers, builders and developers, having an Environmental Insurance policy from Axis Insurance Group takes the worry away and will enable you to concentrate on cleaning up if there's damage to the environment.

It's not just an obvious accident or pollution incident that can be covered by comprehensive environmental insurance. You are able to protect your company from losses related to the historical use of owned facilities as well as non-owned disposal sites, transportation risks and even the danger of terrorism. Choosing the right environmental insurance policy for your company will provide you with protection against financial loss caused by pollution, especially as most property and casualty policies do not cover pollution risk. This means that an environmental insurance policy is the only way you can recover the expense and loss caused by pollution or environmental damage.

Like any specialist insurance it is vital to have an expert and experienced broker – like the team at Axis Insurance – to design and negotiate environmental insurance on your behalf. This will ensure that the proper risk transfer has been made – which is very difficult for a non-expert to achieve. Axis Insurance has strong relationships with the key insurers in this area and is able to negotiate enhanced coverage and lower premiums for your company.

So however big your company, or whatever the environmental issues you face, with an Environmental Insurance policy from Axis, you can rest safe in the knowledge that we'll look after you if you have to deal with a claim.



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As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor-made policy to suit your exact requirements.

## Benefits of Environmental Insurance coverage from Axis include:

- Axis can provide a Pollution and Remediation Legal Liability policy which delivers coverage for on and off site losses as well as remediation expenses and legal defense expenses for sudden and gradual pollution conditions at or from covered locations
- We will also create a tailor-made Commercial Property Redevelopment Pollution Policy to serve the needs of all parties involved in transfer or redevelopment of contaminated sites. The policy offers both first and third party coverage, as well as Remediation Stop Loss coverage, to any eligible property located in the United States or Canada. This coverage can be written for an individual site or a group of properties
- To provide protection against cost overruns resulting from scheduled remedial activities we can also create Remediation Stop Loss Programs
- We will work with you to ensure that adequate limits are provided specifically for pollution claims
- Thanks to our attention to detail extensions of coverage can be offered over and above policy limits
- As the representative for UNiBA in Western Canada, Axis can provide coverage for business assets on a worldwide basis including when they are in transit
- Spoilage, debris removal, transit and off premises utility can also be addressed



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To find out more about Environmental insurance, or to discuss your existing insurance policies, please give one of Axis Insurance's professional and experienced team a call on 604 731 5328. We would also be pleased to outline the benefits of Environmental Insurance with your management team, fellow trustees or board members. If you would like to schedule a meeting or request an application form, please contact either Clive Bird (Direct: 604.708.6245) or David Marsh (Direct: 604.708.6242).