

# Environment Impairment Liability Binders

## Delivering shared success

As a mutual insurance company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need in an insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

## Solutions for your most complex risks

An Environmental Impairment Liability (EIL) policy is the only cover specifically designed to help protect against pollution risk. With ever-increasing and developing environmental legislation, it's critical that you have the protection you need for your business.

We provide cover for Pollution Legal Liability (PLL) on a claims made or occurrence basis, including Contractors PLL, Site Specific PLL, Storage Tank PLL, Excess PLL and Environmental Casualty Package policies.

Key cover is provided for third party property damage and bodily injury and first and third party clean-up costs arising from pollution conditions.

We have an established EIL binder portfolio and work with experienced coverholders with exceptional distribution channels to deliver these products.

Class of business	Line size
Environmental Impairment Liability	USD 10m

## Target Markets

Small to medium sized contractors who need to purchase pollution cover to satisfy customer requirements.

In addition, we may support larger pollution programmes on a subscription or open market basis.

## Territories

USA, Canada, Australia and New Zealand.



## With you for the long term

Being a mutual insurance company means we're consistent and here for the long term. Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

## Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We are constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

## Claims confidence

Our London-based Environment Impairment Liability Binders team has high levels of local settlement authority, supported by a global network of technical capability – designed to give you direct access to decision makers anywhere in the world.

As a recognised lead market, we think it is important to have a dedicated team for delegated authority business. This, coupled with our strong technical expertise, allows us to work in close partnerships with our underwriting teams, brokers and cover holders, to help ensure the best possible service for our clients.

## Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to help ensure your experience – even without a claim – is as good as we can make it.

## A sustainable future

Our purpose is to help people embrace today and confidently pursue tomorrow. To fulfil this purpose, we are committed to sustainability and careful consideration of environmental, social and governance (ESG) issues.

Insurance can be a force for good and we have a role in supporting the transition towards a low-carbon future. We are supporting Climate Transition Pathways, currently working to provide a number of benefits to companies with accredited transition plans, in addition to continued access to insurance capacity. For instance, we are exploring how to meet the challenge of the transition with longer-term and more expansive solutions.

## Unlocking opportunities

We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

If your clients require a combined service to fit their property and casualty insurance requirements, we can structure a programme to deliver the right products for their business including:

- Specialty Property
- Niche Casualty

### Contact Us

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