



# Environmental Impairment Liability



**Liberty**  
Specialty Markets

We Insure. You Prosper.



## **Overview**

We aim to provide a comprehensive range of policies covering environmental liability associated with contracting works, brownfield sites and industrial operations.



## Why buy Environmental Impairment Liability (EIL) cover?

There is an over-reliance on mainstream commercial insurances when it comes to pollution. Too many property owners/ industrial operators are assuming that “pollution” cover, available under more standard forms of liability and property insurance, provides sufficient scope. An EIL policy is the only form specifically designed to cover pollution and is underwritten by experts who understand environmental risk.

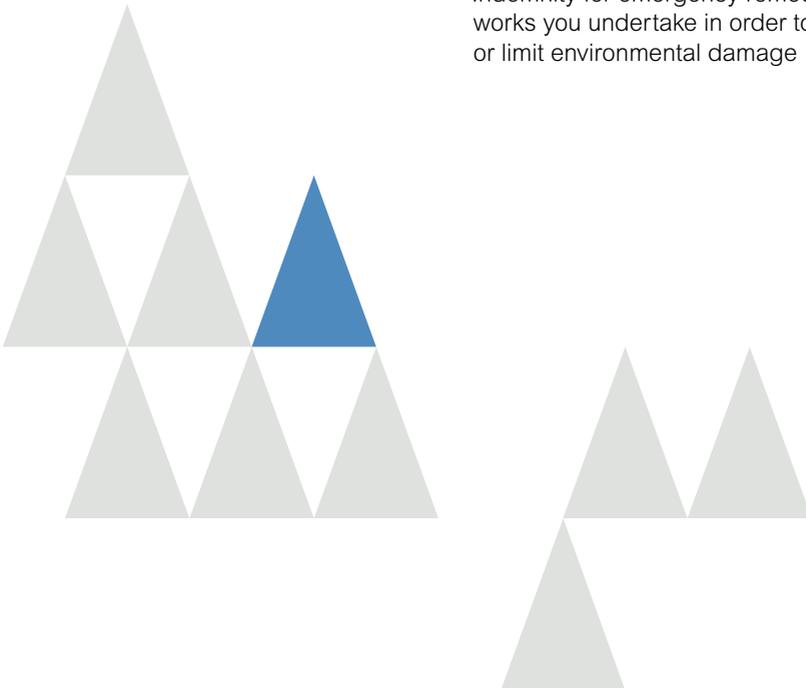
All it takes is a fire and you can be left with uninsured expenses for clean-up costs to your own property and for emergency works to prevent or contain the resulting spread of pollution to other businesses and land around you.

## Target risks and classes of business

### Owners and operators of industrial activities

The Liberty Environmental Damage Policy (LEDP) covers environmental liability arising out of your business activity (property you own or lease, transportation undertaken by you, or on your behalf, or work you perform on third party premises). A modular policy, it can provide the following cover:

- ▶ Full cover for liability under the Environmental Liability Directive (ie not just restricted to pollution)
- ▶ Historical liabilities associated with owned or occupied sites picked up
- ▶ Indemnity in the event that a covered pollution release increases your day to day cost of working
- ▶ Cover for your activities performed on third party sites as well as your owned or leased locations
- ▶ Indemnity for emergency remedial works you undertake in order to prevent or limit environmental damage



## **Construction/service industry**

Liberty's Contractors Pollution Liability policy can cater for major construction projects, facilities management or small routine contracts. The policy covers third party claims for clean-up expenses and third party bodily injury and property damage arising from a pollution release.

## **Acquisition, ownership or divestment of property**

Liberty's Pollution Legal Liability policy is a site-specific policy that can be used to cover historical environmental liability arising out of the acquisition or divestment of property or assets, as well as operational liability.

## **Property funds**

We can provide a bespoke version of our LEDP form specific to landowners investing in commercial property but concerned over their contingent risk arising from tenants' operations, claims for historical pollution attaching to them as landowner and where such claims disrupt the rental income flow from the property.

All the above policies can be supplemented with crisis containment cover which provides public relations support in the event of a covered pollution or environmental damage event.

## **Help when clients need it most**

Our clients benefit from our commitment to providing a consistent, efficient and responsive claims handling service. Our claims philosophy is to work in close partnership with our brokers and clients so that valid claims are paid promptly.

An emergency 24 hour helpline means that you can access us, even out of regular business hours. What's more, the helpline is manned by an independent loss adjustor who can provide valuable advice and assistance in the event of an emergency.



## Terms and limits

### Terms of cover

- ▶ Claims made and reported coverage (although occurrence trigger project specific Contractors Pollution Liability policies are available)
- ▶ Sudden and accidental and gradual pollution exposures can be covered
- ▶ Change in environmental legislation during the policy period is covered
- ▶ Copies of wordings are available on request

### Line size

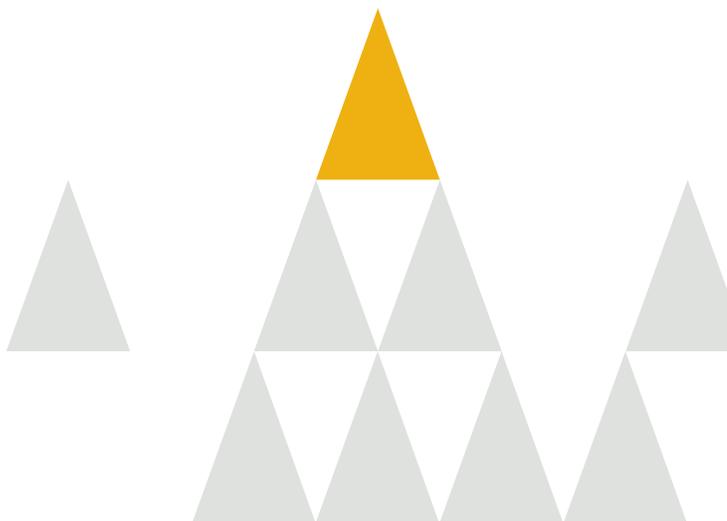
- ▶ Up to GBP 25m each incident and in the aggregate
- ▶ Deductibles commonly range from GBP 5k to GBP 250k each incident

### Premium

- ▶ We underwrite and price each risk on its own merits – for an informal, confidential discussion on your particular risk, please contact us

## Combined environmental underwriting expertise of over 40 years

- ▶ Specialist underwriting team committed to providing the very best service given ever-increasing and developing environmental legislation
- ▶ Combined underwriting expertise of over 40 years
- ▶ Environmental assessment experience gained in consultancy practice
- ▶ Underwriting underpinned by excellent financial security providing clients with added protection and reassurance
- ▶ Experienced and specialist claims team who deliver on their promise to pay valid claims
- ▶ Open approach – whether you are considering EIL for the first time, or a routine customer, we can talk through your requirements in confidence
- ▶ Long-term valued relationships with clients



## About Liberty

Liberty Mutual Insurance Group (LMIG), founded in 1912, is a Boston based diversified insurer with operations in 30 countries and economies around the world.

Liberty Specialty Markets, part of LMIG, offers specialty and commercial insurance and reinsurance products across key UK, European, Middle East, US and other international locations.

Liberty Specialty Markets is able to offer underwriting expertise across 80 product lines in addition to our offering of EIL. For a full range of products, please visit: [libertyspecialtymarkets.com](http://libertyspecialtymarkets.com)

## Liberty Mutual Insurance Group



## STEP 1 UNDERSTAND THE ENVIRONMENTAL RISK

How can you make an informed decision otherwise? As a client you could be buying the wrong cover; as a broker you could be giving the wrong advice about what cover to buy.



## STEP 2 EXAMINE YOUR COVER OPTIONS

Never assume that 'pollution' cover available under more standard forms of liability and property insurance provides sufficient scope.

## STEP 3 CHECK YOUR LEGAL LIABILITY

Consider the implications of:

1. The environmental liability directive
2. Property you previously owned
3. Your duties in the event of an emergency



## STEP 4 HAVE CONFIDENCE IN YOUR POLICY

An EIL policy is specifically designed to cover pollution risks.

## STEP 5 CHOOSE LIBERTY

Experienced underwriters accessed through our growing network of regional offices and instant access to claims support 24/7.



## Contact us

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