

# Environmental Impairment Liability

## Delivering shared success

As a mutual 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 from your 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

We believe there can be an over-reliance on mainstream commercial insurances for pollution cover. Property owners and industrial operators can assume limited pollution cover is available under standard liability and property insurance, but this isn't always the case.

An Environmental Impairment Liability (EIL) policy is the only form specifically designed to cover pollution. And, with ever-increasing and developing environmental legislation, it's critical to ensure you have the protection you need for your business.

We offer a comprehensive range of policies covering EIL associated with contracting works, the acquisition, divestment, or development of brownfield sites and industrial operations.

Class of business	Line size
Environmental Impairment Liability	GBP 25m



## With you for the long term

Being a mutual 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're 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

In an area that is sensitive and can be highly complex, we use the right resource for the right reasons to minimise environmental impacts. We work closely with the regulatory authorities to ensure that any environmental damage is mitigated and to ensure that your position is protected. To do so, we maintain relationships with carefully selected experts including environmental consultants, remediation experts, solicitors and adjusters ensuring that we have the best people to help mitigate, manage and remediate any damage.

Our aim is to limit the environmental impact of any incident whilst managing any adverse exposure to our insured.

## 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 claims 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

With over a century of insurance experience, we've learned a thing or two about risk. 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.

Talk to us about the trends we're seeing in your industry, and the products we offer to help protect your business.

### Contact Us

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