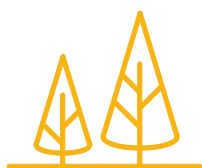


FOR POLLUTION EXPOSURES, CHOOSE A TEAM THAT KNOWS THE ENVIRONMENT.



Contractors can't afford to ignore the risk of pollution liability. Rising environmental awareness, stricter laws and increased enforcement raise the risk of unexpected losses. Most contractors believe traditional insurances will protect them if they cause pollution. Often this isn't the case.

In addition, many contracts now require environmental insurance alongside traditional policies.

Our Contractors Pollution Liability policy affords broad coverage against pollution events for contractors, project owners and developers.

Coverage is available on a global basis and can be tailored to meet specific needs as well as any special insurance requirements either on a practice policy or project-specific basis.

BROAD COVERAGE

- Cover for sudden & accidental and gradual pollution, including exacerbation of historical pollution
- Third-party bodily injury and property damage
- Clean-up costs in relation to a pollution incident, including action brought under environmental (criminal) law
- Emergency costs to deal with imminent and substantial damage not subject to written demand or sublimit
- Cyber affirmation clause
- Legal defence and investigation costs
- Blanket transportation activities (first and third party)
- Restoration costs (includes repair/replacement)
- Environmental damage/natural resource damage
- Directors, officers and partners included as insureds



ADDITIONAL EXTENSIONS

- Environmental crisis management coverage – media and public relations support in the aftermath of an incident
- Non-owned disposal site coverage
- Illicit abandonment
- Completed operations/extended reporting period
- Cover available for contractor's own locations

PRODUCT HIGHLIGHTS

- Claims made or occurrence based policy wording
- £15m/€15m/\$15m capacity
- Annual practice policy or project-specific basis
- Primary or excess
- Options for Owner Controlled (OCIP) and Contractor Controlled (CCIP) programs
- Multi-year policy terms
- International capabilities

TARGET MARKET

- Construction and consultancy businesses
- All general trade contractors
- Facilities management companies
- Housebuilders and developers
- Demolition, site preparation and asbestos abatement contractors
- Highway maintenance contractors
- Remediation, spill response and brownfield land developers
- Waste collection, disposal and haulage
- Any entity with control on a construction project
- Local authorities and government agencies
- From SME to multinationals and all types of projects



SERVICE

For quick responses and fast turnaround, our underwriters have full decision-making authority. Most of our policies are supported or in the process of being supported by state-of-the-art technology that expedites policy issuance. Our staff's environmental consulting and construction background provides extensive technical expertise in the field.

Everything we do is designed to protect a client's interests, manage their loss and minimise its effect. Our experienced claims professionals have expertise in environmental risk. When warranted, we engage highly rated remediation and environmental contractors.

Our partnership gives us access to the world's largest specialty market through an established Lloyd's presence. This new footprint expands our international capabilities and enhances our ability to service the growing cross-border needs of our agents, brokers and policyholders.

WE STAND BEHIND YOU

We've been focused on the needs of our business customers for over 200 years, giving them the solutions and confidence to achieve their goals even when faced with unexpected challenges.

Widely recognised for operational excellence, superior customer service and a history of keeping our promises to customers, we'll continue to stand behind you



OUR EXPERIENCED ENVIRONMENTAL RISK TEAM

Robert Wade, Portfolio Manager
Environmental Liability
+44 (0) 203 846 8321
robert.wade@thehartford.com

Jake Foster, Underwriter
Environmental Liability
+44 (0) 207 220 3977
jake.foster@thehartford.com

Amy Old, Assistant Underwriter
+44 (0) 207 220 3998
amy.old@thehartford.com

Toby Arnold, Senior Underwriter
Environmental Liability
+44 (0) 207 220 3934
toby.arnold@thehartford.com

Vanessa Young, Underwriter
+44 (0) 207 220 9322
vanessa.young@thehartford.com

CHOOSE COVERAGE FROM POLLUTION SPECIALISTS.

To learn more visit [TheHartford.com/commercial-insurance-agents/casualty](https://www.TheHartford.com/commercial-insurance-agents/casualty)



Business Insurance
Employee Benefits
Auto
Home

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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.

Underwriting coverage is subject to the language of the policy as issued. Products may not be available in all countries or localities and policy features may vary by country or locality. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.

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