# BREATHE EASIER WITH THE RIGHT ENVIRONMENTAL POLLUTION INSURANCE.

With rising environmental awareness, stricter laws and increased enforcement, contractors, project owners and developers can't afford to ignore the risk of pollution liability.

## DID YOU KNOW?[1]

- 94% of environmental pollution incidents are found guilty in a court of law
- Over £204M in fines paid
- 51% of offenses are in violation of the Environmental Protection Act of 1990
- 72% of incidents are waste management related

## OUR SPECIALTY INSURANCE PRODUCTS:

- Primary Contractors Pollution Liability Toolkit – U.K./Canada/Rest of the World variants available
- Primary Site Pollution Liability – U.K./Canada/Rest of the World variants available
- Excess Follow-form
- Locally admitted policies available in over 30 countries and the ability to underwrite international business through Lloyd's Syndicate 1221 and European Economic Area (EEA) risks through Brussels 5321

## CONSIDER THIS SCENARIO:[2]

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| **Type of insured:** Large Matting Manufacturer |
| **What happened:** Sudden and accidental fire at a manufacturing plant involving overheated stored products, impacting site property and grounds as well as resultant contamination of nearby water facilities. |
| **What followed:** The incident garnered significant local and regional media coverage. Claims were submitted for potential air pollution and on and off-site contamination from firefighting materials. Restoration arrangements, air monitoring units' installation, waterwork flushing and regular monitoring followed. |
| **Solutions:** Site Pollution Liability, Clean-up Costs, Emergency Incurred Costs, Adjuster Emergency and Spill Response Line |

### Our International Environmental Risk Team Is Here to Help

Meeting the needs of a wide range of industries, our underwriters can service clients for all their pollution-related risks. We're able to design insurance and risk management solutions to meet your clients' unique protection needs – no matter the size or type of their business.

**HELP PROTECT YOUR CLIENTS' WORLD.**
Discover more about our environmental offerings.

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

[1] Environment - GOV.UK (www.gov.uk)
[2] Scenario is for illustrative purposes only.