

ENVIRONMENTAL SOLUTIONS THAT GO WHEREVER BUSINESS TAKES YOU.

Why The Hartford?

- ✓ Fewer coverage gaps
- ✓ Broad appetite
- ✓ Customized coverage
- ✓ Reliable claims services
- ✓ Local standard policies for foreign risks, to comply with local regulations
- ✓ Specialized environmental claims and underwriting teams
- ✓ Growth potential - ability to grow while your business grows
- ✓ Proven reputation



DELIVERING ON
OUR PROMISES



ENVIRONMENTAL PROFESSIONALS THAT STRUCTURE COVERAGE ACROSS THE GLOBE

Environmental insurance is designed to provide coverage for third-party claims for bodily injury, property damage or clean-up costs resulting from a pollution incident. Our environmental coverage is borderless, delivering one coordinated insurance program across the globe for every risk we cover.



Let's start erasing some of the multinational insurance barriers you face.

ONE COORDINATED SOLUTION

By combining our U.S. and international capabilities with local admitted policies, in one coordinated insurance program, we provide broad, market leading coverage you can expect with our multinational expertise and local placement capabilities. For local policies, our master program includes difference in limits and difference in conditions coverage to ensure no gaps for your client's complex operations.



	U.S. ENVIRONMENTAL TEAM	LONDON ENVIRONMENTAL TEAM	MULTINATIONAL TEAM
PROGRAM DETAILS	U.S. Program Can be written as a Master Program for U.S. domiciled insureds	Policy written out of London for European Economic Area (EEA) and U.K. domiciled insureds Ability to underwrite international business through Lloyd's Syndicate 1221 and European Economic Area (EEA) risks using Brussels 5321	Canadian policy written with Hartford Fire Insurance Company, Canada Branch Rest of the world (local) policies are issued by a partner carrier within The Hartford Global Insurer Network, seamlessly handled by our multinational underwriters
JURISDICTION AND TERRITORIES	U.S.	Locally admitted policies available in many countries around the world	Locally admitted capability in many countries around the world, our dedicated multinational team coordinate with insurers within The Hartford Global Insurer Network
COORDINATION	Coordinated through U.S. broker	Coordinated through Lloyd's of London broker	Coordinated centrally utilizing local effecting brokers where required
CAPACITY	Capacity of \$25M	Syndicate Capacity of 15M £	Capacity of up to \$25M, local capacity outside of Canada will depend on jurisdiction
FINANCIAL STRENGTH	Navigators Specialty Insurance Company • A+ (A.M. Best) • NR (Moody's) • A (S&P)	Hartford Syndicate 1221 at Lloyd's • A (A.M. Best) • NR (Moody's) • A+ (S&P) Navigators Insurance Company (U.K. Branch) • A+ (A.M. Best) • NR (Moody's) • A (S&P)	Hartford Fire Insurance Company • A+ (A.M. Best) • A1 (Moody's) • A+ (S&P)



Our award-winning Global Online (GO) Portal allows for fast and efficient trading of information among involved parties in real time, and provides our clients with access to the data they need to make informed decisions regarding coverage and claims.

When coverage is needed for an insured, the entire program will be coordinated through your local environmental underwriter either in the continental U.S. or through your Lloyd's of London broker to provide a seamless process for structuring a comprehensive multinational program.

OFFERINGS	TARGET BUSINESSES	TARGET GEOGRAPHIES
Site Pollution, Contractors Pollution	Companies with a revenue greater than \$100M that are domiciled in the United States, Europe or Canada and Australia	U.S., U.K., Europe, Canada, Mexico, Asia and Australia

EXAMPLES OF SUCCESS	U.S. ENVIRONMENTAL TEAM	LONDON ENVIRONMENTAL TEAM	MULTINATIONAL TEAM
Warehouse Store with Gas Stations \$250-\$300K Total Premium	U.S. Policy	Combined European Economic Area (FOS - Freedom of Service) and Japan Policy	Canadian Policy
Real Estate Investment Trust \$600-\$650K Total Premium	U.S. Policy	Combined Rest of World (ROW) including Europe and Japan China Policy	Canadian Policy
Alcohol Distillery and Distribution \$300-\$350K	U.S. Policy	European Economic Area and U.K. Policy	Canadian Policy

MEET ALL YOUR ENVIRONMENTAL LIABILITY RISKS.

Visit our websites to learn more.

[U.S. Coverage](#) | [Multinational Coverage](#) | [International Coverage](#)



Business Insurance
Employee Benefits
Auto
Home

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. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of August 2022.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

All product information is as of August 2022. Coverage is underwritten by The Hartford Syndicate 1221 or Navigators Insurance Company UK Branch. Syndicate 1221 is managed by Navigators Underwriting Agency Limited. Registered office of these companies: Floors 7-8, 6 Bevis Marks, Bury Court, London EC3A 7BA. Navigators International Insurance Company is rated "A" and Navigators Insurance Company UK Branch is rated "A+" (Excellent) by A.M. Best and both are rated "A" (Strong) by Standard & Poor's. Lloyd's is rated 'A' (Excellent) by A.M. Best and 'A+' (Strong) by Standard & Poor's. 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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