



Manage global environmental risks with confidence – backed by award-winning claims.

Why choose The Hartford for Environmental Liability?

- ▶ Global underwriting capability – multinational solutions for clients operating across borders.
- ▶ Fast decision-making and a solutions first underwriting philosophy.
- ▶ Deep environmental consulting expertise, combined with over 50 years of combined technical underwriting experience across the team.
- ▶ Market leading claims excellence – recognised by Gracechurch in 2025 and 2026 for outstanding London Market claims service.
- ▶ Backed by 215+ years of strength, stability and heritage as part of The Hartford.

Environmental incidents can lead to significant penalties, operational disruption and reputational damage. Our team combines award-winning claims performance with specialised technical insight to help protect your clients when it matters most.

Using deep industry knowledge and the ability to design tailored solutions for a broad range of industries, we help brokers and their clients confidently manage complex environmental exposures anywhere they operate.

What We Offer

- Primary Contractors Pollution Liability
- Primary Site Pollution Liability
- Combined CPL/Errors & Omissions
- Excess Follow Form
- Capacity – 25m EUR, GBP, USD – 5m combined E&O/CPL
- Tailored solutions for complex or multi-jurisdictional risks

Global Reach

- Our international footprint enables us to support clients wherever they operate:
 - » Underwriting international business through Lloyd's Syndicate
 - » Writing European Economic Area risks through Brussels 5321
 - » Use of UK company paper for domestic risks
 - » Linked programmes with the U.S. to provide additional capacity when required
 - » Multinational solutions for clients operating across borders, supported by a coordinated global network

Specialist Environmental Risk Team

Our underwriters have full decision-making authority supported by state-of-the-art technology for expedited policy issuance. That means quick responses and efficient turnaround for brokers and clients. With deep environmental consulting and underwriting backgrounds, our team brings strong technical and experienced insight to every risk we assess.

Meet our team:



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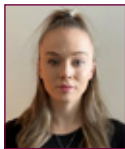
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Award-winning Claims

Recognised by Gracechurch for consistently outstanding service quality, our International Claims team combines diligence with deep technical expertise to support clients when it matters most.

Our experienced specialists work quickly to protect the client's interests, manage losses effectively and minimise operational disruption. When needed, we partner with highly rated remediation and environmental contractors to ensure a fast and effective response.

Environmental Liability Claims contacts

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**“Great claims service and
accuracy of coverage
determinations.”**

**“Great communication
and problem solving.”**

- London Broker

Learn more.

For comprehensive environmental risk coverage,
contact your underwriter from The Hartford or visit us [here](#).



This flyer does not describe coverages available in the U.S.

All product information is as of March 2026. 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. 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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