COVERAGE DESIGNED WITH A CLEAR UNDERSTANDING OF ENVIRONMENTAL RISKS.

PRODUCT HIGHLIGHTS

- Broad claims made basis policy wording.
- £5m/$5M capacity.
- Minimum premiums from £10k/$10K.
- Primary or excess.
- Territory UK, Canada, and/or Australia domiciled companies only – international operations can be included.

TARGET MARKET

- Environmental consultants and advisors.
- Asbestos surveying and abatement companies.
- Specialist environmental remediation, brownfield and engineering contractors.
- Emergency response contractors and consultants.
- Environmental Impact Assessment & Compliance professionals.
- Accredited laboratories focused on soil, asbestos, water and air testing.
- Engineering firms, exclusively environmental focused or multi-discipline.
- Occupational hygiene and human health experts.

Environmental consultants and contractors are vulnerable to claims and lawsuits from clients dissatisfied with their performance. A specialised insurance program lets them offer their professional advice and services with peace of mind.

Our specialised Professional's Environmental Risk Management policy is specifically written for environmentally focused companies and provides both Professional Liability and Contractors Pollution coverage, along with many benefits.

BROAD COVERAGE

- Professional indemnity insurance, also called errors and omissions insurance, can help cover claims of actual or alleged acts, errors or omissions.
- Contractors pollution liability 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.
- Environmental damage/natural resource damage cover following harm or injury to, or the destruction of land, water, protected species and natural habitats caused by a pollution incident.
- Environmental crisis management cover – media and public relations support in the aftermath of an incident.
- Claims expenses including investigation and legal defence.
- Cyber affirmation clause.
- Completed operations/extended reporting period.
- Directors, officers and partners included as insureds.

ADDITIONAL EXTENSIONS

- Pollution liability for transportation activities.
- Pollution liability for waste disposal facilities/non-owned locations.
- Owners premises pollution liability.

The Buck's Got Your Back®

THE HARTFORD

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.

CLAIMS EXAMPLES

1. An environmental engineering firm failed to adequately investigate a brownfield site prior to purchase. The property developer discovered evidence of additional contamination which increased remediation project costs beyond what was expected. The developer then attempted to recover costs from the consultant firm.
2. A building owner attempted to sue an asbestos surveying company following the discovery of additional asbestos in an office building. The surveying company were adamant that their advice was accurate, and they provided adequate warnings that specific areas were not made accessible. The claims team successfully defended the business and the company was entirely vindicated following legal proceedings.
3. A remediation contractor was stockpiling soils on site as part of a large remediation and earthworks programme. Overnight a severe rainstorm washed contaminated soils across the site, into an old drainage network which had an outfall into a nearby river. The resulting pollution led to a notice being served by the environmental regulator to clean-up and restore the damage to the protected habitat.

OUR EXPERIENCED ENVIRONMENTAL RISK TEAM

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THE HARTFORD

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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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