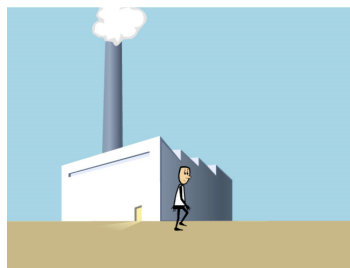
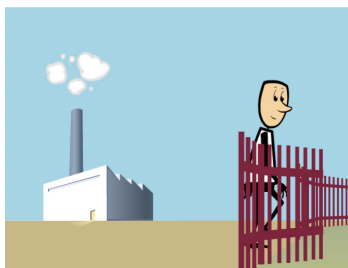




# EnviroPro UK Biodiversity Damage



The Environmental Liability Directive was transposed in England in March 2009. Businesses now face new Environmental exposures



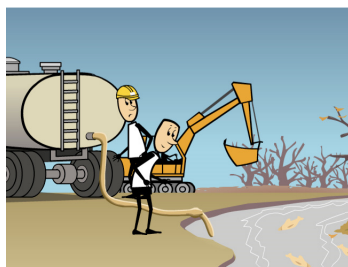
The new regulations introduce new concepts for severe environmental damage to protected species and their natural habitats, to streams, rivers and to thousands of designated natural areas.



Businesses will be responsible for the full consequences of damaging this biodiversity.



The environmental authorities can demand action. (In an emergency they can even do emergency work themselves and recover the costs from the business later.)



The authorities can force Primary remediation, making the company clean up the pollution and restore the environment to its original condition.



If it is not possible to complete the primary remediation, the company could be forced to make 'complementary' remediation by providing a similar level of natural resources at an alternative site.



And the company can even be forced to make compensatory remediation improvements at the original or alternative site for the interim losses the environment has suffered.



EnviroPro covers your company for the costs of these, plus defence, assessment and loss mitigation costs.

So your company and the environment can rest easy.



## Bring on tomorrow

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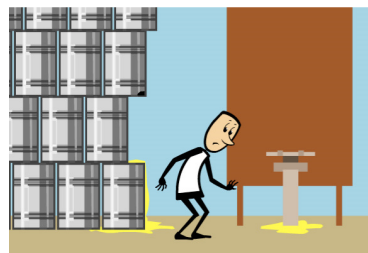
## Environmental Impairment Liability EnviroPro UK Gradual Pollution



Some sudden and accidental pollution events like an exploding oil depot or erupted pipeline will have immediate and dramatic consequences and hit the headlines.



But what might be less well known is that a lot of damage is also caused by gradual pollution that can go undetected for a long time before the effects are discovered. Businesses need to know that gradual pollution isn't covered by general liability insurance – you need a specific environmental policy for that - like EnviroPro.



Businesses can cause gradual pollution in many different ways, such as repeated spillages from routine operations, or minor leakages of small quantities of contaminants from storage areas that seep into the ground over a long period of time.



Sometimes pollution can be created underground by leaking underground storage tanks and pipes.



Pollution can also spread through floor drains and cracks in hard standing surfaces into the ground, contaminating large areas.



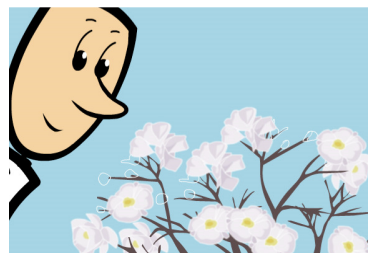
Long term air pollution can damage the business's own premises as well as causing injury and damage to its neighbours and their property. Which could mean the business has to suspend its operations to clean-up.



All these kinds of gradual pollution can affect the business and neighbouring sites. Sometimes, if it's underground pollution, it might be hard to notice any damage at first



...on the other hand if pollution gets into streams, rivers or other water bodies, then the damage to the environment around the site can be clearly visible quite quickly.



But before pollution grows into a problem for your clients, talk to AIG about EnviroPro, to protect your clients and the environment.



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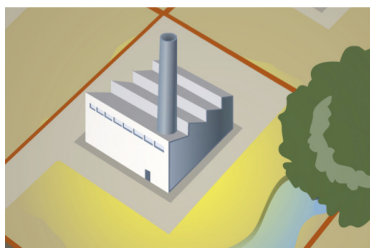
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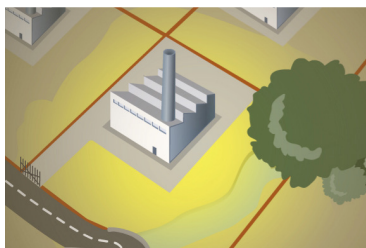


# EnviroPro UK On site clean up costs

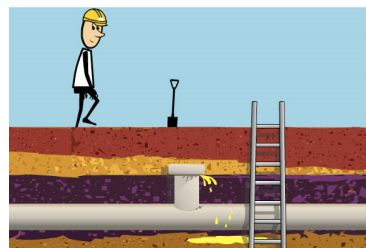
## Environmental Impairment Liability



Pollution can spread through ground, through the waterways and through the air, causing widespread contamination to neighbouring property.



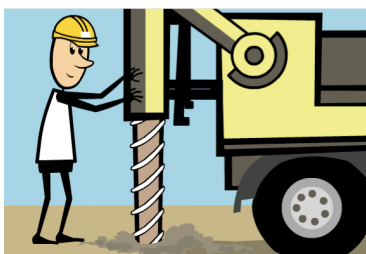
But businesses should also be aware of the damage and disruption that pollution can also cause to their own sites ...



...and the resulting clean-up costs.



Costs such as investigating the cause and the source of the contamination...



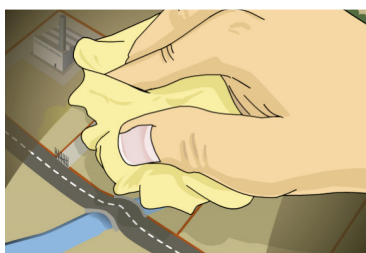
widespread sampling on the surface and deep down into the water table



Then there's the costs of scientific analysis, and designing the plans to clean-up the contamination, even before the extensive costs of restoring and remediating the site start.



Added to that there's the costs of environmental assessment and continually monitoring the land well into the future.



Now those risks can be eliminated with EnviroPro from AIG. EnviroPro covers the pollution clean-up costs at your clients' sites, and also at any neighbouring property that the pollution spreads to.



So one policy does not only protect your client's business, it can also protect the environment.

So everyone wins



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