

Environmental insurance covering business's liabilities for contamination, pollution and environmental damage, and a great deal more.

## TARGET MARKET

A wide range of business sectors from major international corporations to local SMEs, particularly: Manufacturers - from heavy industry and chemical to food and beverage, Real Estate, property owners and developers, Power and utility, Transportation, Retail and Warehouses and Waste Operations.

## CAPACITY & MINIMUM RETENTION

We can provide maximum limits up to £40m or \$50m. Retentions vary per risk: £5,000 for operational SME business. Retention levels for higher risk classes vary, averaging at £25k.

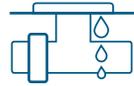
## SWEET SPOTS

Strong appetite for manufacturing risks, transportation and real estate. The expertise of our underwriting team lies in operational businesses across all sectors, for local risks as well as multinational programmes.

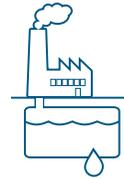
## CONTACT

Jessie Francois  
jessie.francois@aig.com

## CLAIMS SCENARIOS



**LASTING DAMAGE:** Effluent seeping out of a manhole cover into a protected area damaging a nature reserve, monitoring costs extend over multiple years. Enviropro covers, initial mitigation costs, clean-up, planning and liaison with environmental authorities no matter how long it takes.



**CONTAMINATION REVEALED:** A gradual leak from an above ground fuel storage tank was identified by a third party. EnviroPro covers on-site clean-up costs, liaison with the regulator and extra expense and 1st party business interruption costs to carry out wastewater treatment at another facility.



**GUILTY UNTIL PROVEN INNOCENT:** A business in close proximity to discovered contamination is suspected of being the cause. EnviroPro supports the client in investigating the source of pollution, liaising with the regulator to prove innocence and recovering costs from the actual polluter.

## HEADLINES



**CONTROLLING PERSONAL EXPOSURES:** Covers individuals costs of defending personal actions against them, as regulators may hold directors and managers jointly or personally liable for the damages following an environmental incident.



**REDUCING REPUTATIONAL RISK:** Pollution incidents can impact the business's image. Holding this insurance is clear evidence that the business is managing its responsibilities. Crisis Containment cover is offered as standard.



**PIER EUROPE AND CRISIS CONTAINMENT:** Emergency response support in the event of a pollution incident or environmental damage.



**ENVIRONMENTAL LIABILITY DIRECTIVE (ACROSS EUROPE):** Businesses that cause serious damage to protected species and their habitats, protected sites, water and land where there may be a risk to human health are responsible for the full consequences.



**PRESERVING FINANCIAL SUSTAINABILITY:** Immediate protection (corporate and individual) for the costs, expenses and damages that an incident may cause that might threaten the financial viability of the business.



**CLAIMS EXPERTISE:** Benefiting from our extensive global capabilities and knowledge centres, AIG claims handlers offer strong and dependable customer support during a stressful period for our clients.



**FLEXIBILITY:** Our customers can negotiate alternative insurance capital, deductibles and coverage, tailoring the ideal risk management solution for their situation.



**LOCAL EXPERTISE:** Largest environmental underwriting team in Europe and high capacity, AIG can provide expert decision making and added value consultancy services in local markets.



**MULTINATIONAL EXPERTISE:** Extensive knowledge of sophisticated multinational program structures and one of the most extensive lists of local environmental policies available in the market.

Please note: \$ (USD), £ (GBP)

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)).



Download AIG Sales Tools for more about EnviroPro including video summaries of key sales themes, claims, and client podcasts. All content can be cut and pasted.

