

# ENVIRONMENTAL INSURANCE SOLUTIONS

## CUSTOMIZED ENVIRONMENTAL PROGRAMS TO MEET EVOLVING CLIENT NEEDS

The Willis Global Environmental Practice designs customized Environmental insurance programs to address the risk exposures unique to each organization. Although every situation is different, programs generally fit into two categories.

### FOR ONGOING OPERATIONS AND UNKNOWN RISKS, ENVIRONMENTAL PROGRAMS CAN:

- Cover the environmental risks that might impact or result from the operation of an industrial or commercial facility
- Cover environmental exposures created by the project activities of contractors, consultants and environmental service firms
- Protect lenders from environmental impairment of leased or mortgaged assets
- Remove or mitigate the environmental risks associated with change in ownership of a property

### FOR LEGACY ISSUES AND KNOWN-LOSS SCENARIOS, ENVIRONMENTAL PROGRAMS CAN:

- Cap the cost of an ongoing or planned environmental cleanup project
- Address the reemergence of past environmental problems created by new or changed regulatory requirements
- Provide clarity and certainty to legacy environmental issues
- Provide financial assurance that known future environmental liabilities (such as reclamation or closure obligations) can be addressed

## FLEXIBLE PRODUCTS CRAFTED FOR SPECIFIC NEEDS

Environmental risk varies from situation to situation and country to country. The nature of the exposure is defined by many factors, including environmental settings, pollutant characteristics, contractual liabilities and the prevailing regulatory and legal framework.

Insurance products have been developed to cover the financial uncertainties that emanate from these exposures. Working together, we can craft the precise insurance solutions to meet your needs. Below is the list of key exposures and the products that address them.

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<b>RISK EXPOSURE</b>	<b>PRODUCT</b>
<b>ANY BUSINESS OPERATIONS INVOLVING USE, STORAGE OR GENERATION OF HAZARDOUS MATERIALS</b>	<ul style="list-style-type: none"> <li>■ <b>POLLUTION LIABILITY INSURANCE</b></li> </ul>
<b>PROPERTY OWNERSHIP</b>	<ul style="list-style-type: none"> <li>■ <b>POLLUTION LIABILITY INSURANCE</b></li> <li>■ <b>REMEDATION COST CAP</b></li> </ul>
<b>MANAGEMENT OF LEGACY CONTAMINATION LIABILITIES</b>	<ul style="list-style-type: none"> <li>■ <b>REMEDATION COST CAP</b></li> <li>■ <b>BLENDED PROGRAMS</b></li> <li>■ <b>POLLUTION LIABILITY INSURANCE</b></li> </ul>
<b>CONSTRUCTION OPERATIONS OR CONTRACTING/CONSULTING OPERATIONS</b>	<ul style="list-style-type: none"> <li>■ <b>CONTRACTORS POLLUTION LIABILITY</b></li> <li>■ <b>PROFESSIONAL POLLUTION INSURANCE</b></li> <li>■ <b>REMEDATION COST CAP</b></li> </ul>
<b>PROJECT FINANCING OR LENDING ACTIVITIES</b>	<ul style="list-style-type: none"> <li>■ <b>POLLUTION LIABILITY INSURANCE</b></li> <li>■ <b>REMEDATION COST CAP</b></li> </ul>
<b>FACILITY CLOSURE OBLIGATIONS</b>	<ul style="list-style-type: none"> <li>■ <b>CLOSURE/POST CLOSURE PROGRAMS</b></li> </ul>

More details on these products are available on the [Environmental web page on willis.com](https://www.willis.com/environmental).

## **CONTACT**

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