

LIABILITY

Environmental Liability factsheet



The Business We Write

Coverage	Capacity	Term
Environment Protect Premises (Site Pollution)	Up to CAD 25mn each incident / CAD 50mn aggregate	Up to 5 Years
Environment Protect Projects (Contractors Pollution)	Same as above	Practice Policy: Up to 3 years Project Policy: Up to 15 years - combined policy term & completed ops
Pollution Excess Follow Form	Same as above	Same term as the respective product noted above
Environment Protect Infrastructure (Site + Contractors Pollution)	Same as above	Same term as the respective product noted above

Segments	Appetite
Construction	Owner / contractor controlled insurance programs, practice programs, general contractors, construction management, trade / specialty contractors, public private partnerships (P3 projects)
Manufacturing	General, light industrial, assembly, fabrication, automotive, pharmaceuticals, food & beverages
Energy	Petrochemical and chemical manufacturing, processing or distribution, bulk / distribution terminals and tank farms, power generation (non-coal combustion), power distribution
Real Estate Portfolio	Property owner / managers, public entities, public utilities, retail, education / higher ed, financial institutions, private equity, hospitality, commercial, residential
Logistics / Wholesale	Transportation, storage and distribution

Standard & Poor's

AA

A.M. Best

A+

Protect your clients against potential coverage gaps

Protecting your client's balance sheet with cost-effective insurance solutions should not be done at the cost of omitting key coverages. Environmental extensions offered in standard casualty cover generally do not cover the wide gamut of possible environmental losses, potentially exposing your client to crucial coverage gaps. Damage to the environment, human health, and even legal expenses are costly and complex problems your client should not face on an uninsured basis.

Exposed areas

Some companies bear higher environmental risks than others due to their specific industries. An example is a company with facilities that produce or store toxic substances like chemicals which, despite all security measures, might leak into the environment. In other areas such as the pharmaceutical or oil and gas industries, companies can be held liable for waste discharge violations, emission exceedance, or improper disposal practices. The same is true for industry segments such as commercial and residential real estate, where damage can arise from indoor air quality issues, contractor negligence, or even neighboring redevelopment activities.

Why brokers and their clients choose Allianz for Environmental Liability

The world's largest property & casualty insurer with a network in over 200 countries and territories

Clients have access to professionals who know the local territory, culture, language and regulations around the globe.

Strongest financial rating of the leading global property and casualty insurers

With consistently strong solvency ratios and prudent investment strategies, clients and brokers rely on Allianz for long term sustainable strength.

Environmental underwriting expertise

Our underwriting teams are specialists and highly experienced in handling environmental exposures. You and your clients work with local decision makers who are focused on building long-term relationships based on open and ongoing dialogue.

Global capabilities, strong local presence

Our large global network allows decisions to be made locally where we have the knowledge and marketspecific expertise.

Expert risk consulting

Combining industry-know-how with years of experience, our risk

consultants understand our customers' business firsthand and speak the same language.

Long tail risks require long-term partnerships

Allianz has a reputation for working closely together with clients and brokers based on transparency and communication for the long term.

Market-leading claims expertise

Our technically qualified team includes lawyers, engineers and other specialists offering significant in-house expertise, and benefits from long-established relationships with leading external experts to support us when required.

Additional products and services:

- Alternative Risk Transfer
- Aviation
- Construction/Engineering
- Energy
- Marine
- Multinational Solutions
- Property (including Highly Protected Risk)
- Risk Consulting

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