



# ACE Environmental Risk

## *Environmental Protect Policy*

**The ACE Environmental Protect policy is designed to offer a broad range of flexible, affordable protection for first and third-party environmental liabilities. A comprehensive menu of cover is available, with each solution tailored by ACE Environmental Risk to meet the specific needs of the insured.**

### **Cover Summary:**

- ▶ Remediation costs imposed by regulators – includes clean-up of:
  - ▲ the insured's own property.
  - ▲ other land, water, and biodiversity.
- ▶ legal liability for third-party:
  - ▲ bodily injury.
  - ▲ property damage, including loss of use and diminishment in value.
  - ▲ nuisance trespass & obstruction.
- ▶ liability arising under the EU Environmental Liability Directive and any associated member state law.
- ▶ covers all environmental damage, not just resulting from pollution.
- ▶ includes complementary and compensatory remediation.
- ▶ losses arising from transportation of products or waste by or on behalf of the insured.
- ▶ first-party business interruption;
- ▶ loss mitigation costs – emergency expenses incurred in responding to an incident.
- ▶ liability arising out of products manufactured or supplied by the insured.
- ▶ contractors pollution – includes cover for the insured's contract works at customer sites.
- ▶ costs and expenses included for all claims within the policy limits.

### **Key Benefits:**

- ▶ Cover for sudden & accidental and gradual pollution.
- ▶ Inclusion of both historical (subject to desktop report) and ongoing operational exposures.

- ▶ Covers 'Insured Business' – the insured's premises plus their work at customer sites.

### **Programme Parameters:**

- ▶ For UK & Ireland domestic business, terms automatically include:
  - ▲ Policy periods up to 5 years.
  - ▲ Limits to £5m per policy.
  - ▲ Excess as low as £2,500.
- ▶ Alternative terms can be considered upon request.
- ▶ Multinational standalone programmes and endorsements will be based on the same menu of cover with aggregate limits up to \$30m.

### **ACE Environmental Risk**

- ▶ A specialist underwriting team in London and Manchester with a wealth of technical and commercial knowledge and experience.
- ▶ Local underwriting authority has created a deserved reputation for responsiveness, flexibility and consistency.
- ▶ The team is supported by the global capacity and financial stability of the wider ACE Group.

### **Contact Details**

For further information, please contact your local ACE office or the Environmental Risk team direct:

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