



Our philosophy is to build close relationships with our clients to enable us to provide tailored insurance solutions. It is the strength of these relationships combined with our expertise and knowledge of the insurance market that is the key to TCIM's success

Target Business for Environmental and Pollution (1st Party site Pollution & 3rd party Contractors):

- Asbestos / Lead / Mould Abatement / Remediation
- Air Quality Testing
- Barrier / Liner Construction
- Demolition / Dismantling / Excavation
- Disposal Wells and Tailing Dams (case by case)
- Dredging – Remedial
- Electrical
- Emergency Response Clean Up of Hazardous Materials
- Environmental Risk Assessment
- General Contracting
- Health and Safety
- Industrial Cleaning (NE)
- Landfill Construction / Expansion / Capping
- Landscaping
- Logistics firms, Warehouses and Transportation
- Manufacturing Firms (machinery, chemicals, food, pharmaceuticals)
- Marine Construction and Other Marine activity
- Metal Industries –Smelters and Steel Mills etc
- Oil & Gas Downstream – Bulk Storage, Blending, Refineries and Contractors involved in such processes
- Oil and Gas Well Servicing
- Oilfield Service Organisations
- Pesticide / Herbicide / Fertilizer Application
- Painting / Coatings Application
- Pipeline (oil and gas)
- Port Terminals – Bulk Storage, Warehousing of Goods, Waste Shipping
- Power Generation – Gas, Oil, Coal-Fired
- Renewable Energy – Waste, Biomass, Wind, Solar
- Sampling of Groundwater / Soil
- Soil / Groundwater Cleanup
- Storage Tanks (Age Dependant) – Petrol Stations and Own Site Fuel Tanks
- Tailing Dams and Injection Pumps
- Tank Installation / Removal & Maintenance / Heating Oil
- Tank System Design and Testing
- Waste Arrangement
- Waste Disposal and Hauling

Environmental and Pollution Product Details:

We have a number of underwriting markets, each with a different appetite which enables us to cover all types of risk within the typical **Site Pollution** and also **Third Party / Contractors Pollution Liability**. The aim of working with three markets as preference is to enable us to provide the best coverage, higher commissions for you and, depending on performance in the long term, build healthy profit commissions.

Site Pollution / First Party Environmental or Pollution Cover

- First and Third Party Remediation cover. Triggered by a claim or first party discovery
 - Third Party Bodily Injury and Property damage – including first party Restoration Costs
 - Environmental Resource Damage Expenses – including non-pollution events and prevention costs
 - Emergency Response Expenses
 - Blanket coverage for Transportation and Waste Disposal Activities (Activity dependent)
 - Business Interruption Coverage (Activity dependent)
 - Asbestos coverage including Third Party Bodily Injury and Property Damage, Remediation Expenses for soil and groundwater and Remediation expenses within structures arising from named perils
 - Comprehensive Bodily Injury Coverage
 - Legal Defence Costs
- Limits up to \$50m
- Terms up to 5 years

Contractors Environmental Legal Liability / Third Party Pollution and Environmental Cover

- Third Party Bodily Injury, Property Damage, clean-up of Environmental Damage arising from a Pollution Incident
 - Statutory Clean-up costs under the Environmental Liability Directive
 - Pollution Incidents from Transportation whether operated by the contractor or on their behalf
 - Blanket Time-Element Site Pollution coverage for owned and operated facilities
 - Blanket Transportation includes coverage for Bodily Injury, Property Damage, Clean-up costs and Statutory Clean-up costs
 - Blanket covered operations _____
 - Legal defence costs outside the limits and not subject to the deductible
 - Emergency Response Expenses without a sublimit – no legal liability required
 - Blanket additional Insureds where required by written contract
 - Cover of Non-Owned Disposal Sites (Activity dependent)
- Limits up to \$50m
- Terms up to 5 years for specific policies

- ACROSS BOTH POLICIES WE HAVE THE OPTION TO PROVIDE – COMPLETED OPERATIONS, EXTENDED REPORTING PERIODS, MULTI-YEAR CAPABILITY