

Companies, owners and contractors of all sizes can face significant professional and environmental exposures affecting their properties, operations and construction or redevelopment projects. Sompo International offers environmental insurance products that provide financial and operational security which can be customized for specific risks and clients. With experienced underwriters and superior client service, our North America Environmental team has the ability to deliver sophisticated and customized insurance solutions for our clients.



Our underwriters, loss control and claims professionals have decades of experience in the industries we serve and bring deep expertise to each account. We offer products on a primary and excess basis for facility owners, operators and contractors, as follows:

## **Contractors Professional and Pollution Liability (CPPL)**

### **TARGET CLASSES**

- Environmental Contractors, Professionals and Consultants
- Specialty and Trade Contractors
- Industrial Contractors
- General Contractors
- Construction Managers

Our CPPL policy is available on a practice or project specific basis and is customizable to meet our Insured's specific environmental and professional needs.

Coverage offerings include:

- Protective Professional
- Mitigation of Loss
- Public Relations Expenses
- Non-Owned Disposal Sites
- Pollution Coverage including Mold on a claims made or occurrence basis

## **Owners Site Environmental Impairment Liability (OSEIL)**

### **TARGET CLASSES**

- Manufacturing, Warehouse, Assembly
- Property Owners
- Real Estate portfolios
- Real Estate Development
- Operational or Transaction-based programs

Our OSEIL product can accommodate operational site risks for facility owner or operators, transaction-based programs, or project-specific risks for owners. It can be easily customized to each client's specific coverage needs.

- First- and Third-Party Coverage for Pollution Conditions, New & Pre-Existing Conditions
- Non-Owned Disposal Sites
- Biological Agents
- Project-specific Pollution & Protective
- Business Interruption
- Transportation
- Public Relations Expenses
- Owner Controlled Insurance Program (OCIP)
- Protective Professional for Project Owners

## FOLLOW FORM EXCESS LIABILITY

Our follow form Excess Liability policy is designed to address our clients' need for additional capacity. This policy sits over the client's primary or excess environmental placements and provides seamless coverage at any layer in the tower.

## SIGNIFICANT CAPACITY

- We offer \$25M in capacity for CPPL, OSEIL and Follow Form Excess
- Project term length to match project, plus completed operations/ERP up to max of 17 years;
- Transactional Term length up to 10 years
- Non-Admitted paper; Admitted (using deregulation where allowed by law)

## VALUE-ADDED SERVICE

Our multi-disciplinary specialty team delivers across our full product capability and our approach is to forge a long-term holistic trading partnership with each account. We are committed to providing our clients with:

- Experienced underwriters and operations teams with expertise in developing, implementing and servicing environmental insurance programs.
- Loss control support, specializing in evaluating exposures and emerging issues.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in environmental claims.

## KEY CONTACTS

### UNDERWRITING

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## About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit [www.sompo-intl.com](http://www.sompo-intl.com).



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