

NORTH AMERICA

Environmental



Companies, owners and contractors of all sizes can face significant professional and environmental exposures affecting their properties, operations and construction or redevelopment projects. Sompo 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.

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise™**

“Sompo” refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

A+

Financial Rating:
A.M. Best (Superior)
S&P (Strong)

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