Environmental Impairment Liability

Appetite listing

This policy is tailored for a wide range of industries and entities that face environmental risks. It provides essential coverage for those particularly vulnerable to pollution liability due to the nature of their work.

Target risk and industry appetite as follows:

- Construction and consultancy businesses
- All general trade contractors
- Facilities management companies
- Housebuilders and developers
- Demolition, site preparation, and asbestos abatement contractors
- Highway maintenance contractors
- Remediation, spill response, and land developers
- Recycling risks including waste collection, disposal, and haulage
- Any entity with control on a construction project
- Local authorities and government agencies
- Fuel storage including fuel pipelines
- Fuel distributors including wholesale & retail
- Transport industry
- Food & beverage
- Mining including quarries and mine development
- Manufacturing including concrete, asphalt, etc

Summary of cover

The policy offers comprehensive protection tailored to manage and mitigate the financial impact of environmental incidents, which can range from accidental spills to long-term contamination. Key features of the coverage ensure that businesses and entities facing environmental risks are adequately protected:

- Cover for sudden and accidental and gradual pollution, including exacerbation of historical pollution
- Third-party bodily injury and property damage
- Clean-up costs in relation to a pollution incident, including action brought under environmental (criminal) law
- Emergency costs to deal with imminent and substantial damage not subject to written demand or sublimit
- Cyber affirmation clause
- Legal defence and investigation costs
- Blanket transportation activities (first and third party)
- Restoration costs (includes repair/replacement)
- Environmental damage/natural resource damage
- Directors, officers, and partners included as insureds
- Limits available: up to $25M

- Type of cover:
  - Site specific pollution policy
  - Contractors pollution policy

Gaps in coverage

	General Liability	Property	Environmental
Sudden & accidental pollution	✓	×	✓
Gradual pollution	×	×	✓
Historic pollution	×	×	✓
Statutory clean-up	×	×	✓
On-site first party clean-up	×	×	✓
Environmental damage	×	×	✓
Loss mitigation	×	×	✓

About Pen Underwriting

Over the past decade, Pen Underwriting has become a prominent insurance underwriting agency. Operating from our offices in Sydney, Brisbane, and Melbourne, we specialise in providing coverage for complex risks across a wide array of products and industries. Our dedication to service excellence and focus on building enduring partnerships have cemented our reputation as a trusted underwriting agency.

Our team of experienced Liability specialists have the capability to develop exclusive products designed for both established and emerging broker portfolios. By leveraging our strong, well-established relationships in the London and international insurance markets, we consistently secure the most effective and innovative solutions for our clients.

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