



ASPEN  
INSURANCE

| ENVIRONMENTAL  
CASUALTY



360° THINKING | [aspen-insurance.com](http://aspen-insurance.com)

# ASPEN GROUP

Founded in 2002, and listed on the New York Stock Exchange in 2003, Aspen is a leading provider of insurance and reinsurance to clients. We operate through wholly-owned subsidiaries and offices in Australia, Bermuda, Canada, Ireland, Singapore, Switzerland, the United Arab Emirates, the United Kingdom and the United States.

Aspen is diversified, well-capitalized and strongly rated. We provide our clients with significant risk capacity, and consistently demonstrate innovation and excellence in our approach to underwriting.

Aspen's operating subsidiaries have been assigned a rating of "A" by Standard & Poor's Financial Services LLC, an "A" by A.M. Best Company Inc. and an "A2" by Moody's Investors Service, Inc.

# ASPEN INSURANCE

Aspen Insurance is an established leader in many of our chosen markets. Each of our business lines is run by a group of highly respected and experienced industry experts with in-depth knowledge of the industries we serve, as well as an exceptional ability to create targeted product solutions.

We operate on both a global and regional product basis, meaning that we can better align our product and distribution capabilities to give the best possible service to our customers.

To find out more about Aspen Insurance and our product offering, please visit [aspen-insurance.com](http://aspen-insurance.com)

# HOW WE WORK

- **Innovation in the management of complex risks:** Our people have deep technical expertise, and they are empowered to offer intelligent insights and find creative solutions to the most complex of problems.
- **Global solutions with local execution:** We value long-term partnerships with our clients, and our global products are delivered by local teams with a deep understanding of their individual needs.
- **Fast and fair resolution of claims:** We act with integrity and honor our commitments, resolving and paying claims quickly and fairly.
- **Meaningful capacity backed by financial strength and security:** Our success is built on financial strength and stability, and we pride ourselves in providing certainty and security to our clients.

# GENERAL LIABILITY & ENVIRONMENTAL EXPOSURES (GLEE) OVERVIEW

The Aspen Insurance Environmental team offers a versatile policy covering primary general liability and environmental exposures. Known as GLEE, our policy includes coverage for general liability, pollution liability, and professional liability. A menu of coverages can be tailored to address Facilities liabilities or Service Contractor liabilities. We have the ability to offer the product in both the U.S. and Canada to service insureds domiciled in either country or to provide local coverage for insureds with transborder exposures.

FACILITIES	SERVICES
Minimum Premium: \$15,000	Minimum Premium: \$10,000 (with Professional \$15,000)

## Available coverages

- Occurrence or Claims-Made standard commercial GL coverage including Employee Benefits Administration Liability
- Occurrence or Claims-Made General Pollution Liability coverage includes Site S&A coverage, Products Pollution, Contractors Pollution, Transportation, Hostile Fire and Emergency Response
- Claims-Made Site Pollution coverage includes On/Off Site Clean-Up, Bodily Injury and Property Damage
- Claims-Made Professional Liability

## Key Features and Available Enhancements

- Pollution definition includes low level radioactive matter or waste, microbial matter including legionella pneumophila, medical, infectious or pathological waste, EMF and biological agents
- Unscheduled non-owned disposal sites
- Blanket Transportation Pollution Coverage – no waiting limitation, includes misdelivery of liquid products
- Worldwide coverage for transportation pollution, contractors pollution and products completed-operations hazard including products pollution
- No E&O exclusion for BI/PD and Clean-Up Costs resulting from covered operations
- Blanket Additional Insured where required by written contract
- Blanket Waiver of Subrogation where required by written contract
- Available Primary and Non-Contributory language when required by contract
- Entities acquired during the policy period added as insureds for up to 180 days
- Available coverage for Hired and Non-Owned Auto, including required coverage in Canada under SEF No. 94 and SPF No. 6

# GLEE EXCESS OVERVIEW

FACILITIES	SERVICES
Capacity:	\$25 million
Minimum Premium:	\$10,000

## Key Features

- Follow form excess coverage
- Can follow the GLEE primary form or a similar GL/Pollution combined form
- Can follow underlying primary auto, employer's liability and foreign general liability coverages
- Can be written as lead excess or high excess coverage

# TARGET CLASSES

## GLEE Facilities Target Classes of Business

### Manufacturers, Distributors and Facility Operators:

- Chemicals (organic and specialty)
- Coatings (including paint)
- Color or pigmentation
- Drum reconditioning
- Electroplating
- Equipment used to clean-up, treat, monitor, control or measure pollution
- Fertilizer, herbicide, pesticide, insecticide (no application)
- Foundries
- Fuel additives (no MTBE), ethanol, biodiesel
- Glassworks (Non-building materials)
- Ink
- Liners, membranes
- Lubricants/oils
- Metal goods
- Non-critical auto parts
- Packaging (including plastic and glass bottles)
- Paper/pulp
- Plastic rubber goods
- Quarries
- Raw minerals

- Resin
- Soap/detergent
- Solvents
- Storage Tanks
- Tool and die-casting
- Valves
- Waste to energy
- Waste treatment, storage, and disposal (landfill, recycling, incineration, transfer station)
- Waxes/polishes
- Wood preserving

### GLEE Services Target Classes of Business

**35% or more of revenues must be derived from environmental contracting or environmental consulting services. Typical acceptable classes include:**

- Alternative energy consultants and contractors (wind, solar, water, etc.)
- Asbestos/lead abatement and/or consulting
- Barrier and liner construction/consulting/engineering (landfill and institutional controls)
- Dredging
- Drilling and sampling (non-oil/gas)
- Environmental construction (remedial system installation, excavation and site reconstruction)
- Environmental consulting (ESA's, compliance, engineering, feasibility studies, design, permitting, regulatory, testing, monitoring)
- Environmental demolition (associated with lead, asbestos and remedial investigations, consulting and implementation)
- Environmental lab analysis/lab packing
- Restoration contracting and consulting (fire/water/accident/disaster)
- Geology/hydrogeology consulting or mapping
- Groundwater treatment and recovery
- Hazmat clean-up, storage and consulting/emergency response
- Health and safety training and consulting
- Indoor air quality sampling, consulting and management
- Industrial cleaning and restoration (pipe, tank, cargo cleaning, OSV, decontamination and decommissioning)
- Industrial hygiene consulting
- Mobile distillation
- Mobile incineration, consulting and waste disposal
- Mobile recycling and consulting services

- Mold inspecting, consulting and remediation
- PCB clean-up and consulting
- Radon consulting
- Septic contracting, cleaning and maintenance
- UST/AST design and consulting
- UST/AST installation, removal and maintenance (including service station service contractors)
- UST/AST/Piping pressure testing and consulting
- Vac truck operations
- Waste brokering (including hazardous, mixed, CD and medical waste)
- Waste management consulting
- Waste water sewage design/construction
- Wastewater treatment plant design/construction
- Wetland contracting/design/consulting

## I CRISIS MANAGEMENT

Aspen Environmental offers capabilities to help manage the most extreme catastrophic incidents for its insureds.

When a crisis event occurs, time is of the essence to mitigate potential impacts, especially with environmental incidents. Included in our environmental policy suite is environmental crisis event coverage, which provides immediate access to crisis management firms nationwide. Crisis management coverage can help reduce the insured's liability for mass tort, adverse media coverage, or significant damages subject to coverage under the purchased part of the policy.

### Additional Features

- \$250,000 in addition to limits for immediate use following a crisis event towards an approved crisis management firm
- Access to leading crisis management firm network, nationwide
- Crisis response payments can help pay crisis management costs covered as damages under the policy
- Instant access to the expertise of our environmental claims specialists to assist in managing the crisis event
- May not be available in all jurisdictions

# I EMERGENCY RESPONSE SERVICES

Emergency Environmental Response services are offered around the clock to deal with environmental emergencies and to mitigate potential environmental impacts. Our Environmental Emergency Response team has a national network of reputable subcontractors ready to respond at a moment's notice to any emergency event.

The Environmental Emergency Response team and their subcontractors are trained to contain the release/spill, assess potentially impacted areas, and quickly gather the information necessary to determine the most cost-effective and timely remedial approach. This helps ensure that only the necessary personnel, equipment, and materials are utilized to effectively and efficiently resolve each emergency. We communicate with our client throughout the course of the response activities.

## Our Environmental Emergency Response team capabilities include

- Spill containment
- In-situ ground, water, and soil treatment
- Soil/ground water removal
- Hazardous waste removal and disposal
- Regulatory interface and reporting
- Air quality monitoring, regulatory specialists, and origin and cause investigators

## Additional Environmental Emergency Response features

- Emergency Environmental Response services are available for covered pollution events and can be retained at the insured's expense for non-covered events
- Automatic enrollment at no cost to our Insureds
- **24/7 toll-free hot line:** +1 877 337 9936 (U.S.)
- **24/7 toll-free hot line:** +1 866 287 5146 (Canada)
- **Email:** EER@aspen-insurance.com
- May not be available in all jurisdictions

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