



# | ENVIRONMENTAL



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## ASPEN GROUP

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

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

## ASPEN INSURANCE

Our insurance business comprises property, casualty, marine, energy and transportation, and financial & professional lines.

At our London base, Aspen Insurance is a significant writer of traditional property and casualty lines, and a leading specialist in energy, marine, aviation, financial & professional lines, specie, credit and political risks, kidnap ransom and piracy cover, and excess casualty.

Our London Market and UK domestic insurance business, along with risks in Ireland and Miami (covering the LatAm market), is underwritten on Aspen Insurance UK Limited and Lloyd's of London paper.

## FINANCIAL STRENGTH

Aspen Insurance UK Limited (Aspen UK) has been awarded the following:

A.M. Best	A (Excellent)
Moody's Investors Service	A2 (Good)
Standard & Poor's	A (Strong)

## ENVIRONMENTAL

At Aspen, we are passionate about delivering innovative products and outstanding customer service to our broker partners and customers. Our team of expert underwriters has developed a suite of Specialty Environmental solutions that address evolving risks and support the growth of your clients business.

Our Environmental products are specifically designed to close existing gaps in coverage and provide a wide range of industries with coverage they need. We have created flexible, competitive products that bring our clients the full benefits of our expertise and service standards. A sustainable and long-term approach to business builds relationships that last.

Our Global team of expert underwriters offers solutions to even the most challenging of risks from those of fixed facilities to operations on third party premises.

- Capacity up to €25,000,000/\$25,000,000/£25,000,000
- Worldwide coverage
- Crisis management
- Experienced environmental underwriting specialists
- Integrated claims and underwriting approach
- Offices in: Bermuda, France, Germany, Ireland, Singapore, Switzerland, UK and USA
- 24-hour European incident response helpline

Aspen's European incident response helpline is designed to assist the insured with a timely response to covered incidents and to provide assistance in taking steps to limit and mitigate the extent of any damage and/or pollution. We can also provide assistance to manage the expectation and demands of the Regulators.

European incident response helpline:

**+44 (0)800 389 2569**

## ENVIRONMENTAL LEGAL LIABILITY (ELL)

Provides coverage to manage environmental risk associated with the operation or development of property owned or leased by an insured.

### Target Classes

- Manufacturing
- Distribution
- Oil & Gas
- Residential and Commercial Real Estate
- REITS
- Hospitality
- Public Entities
- Waste Management

### Key Features

- Claims Made based coverage
- Coverage for 1st and 3rd Party clean-up costs
- Coverage for 3rd Party Bodily Injury and Property Damage (including biodiversity damage from non-pollution events)
- Optional Coverage for:
  - Business Interruption and/or extra expense
  - Unscheduled non-owned disposal sites
  - Blanket Transportation – no waiting limitation, includes misdelivery of liquid products
  - Covered Operations
- Blanket Additional Insured, Waiver of Subrogation where required by written contract
- Primary and Non-Contributory wording
- Pollution Incident/Pollutant definition includes, low level radioactive matter or waste, microbial matter including legionella pneumophila, medical, infectious or pathological waste, EMF and biological agents
- Restoration costs include green-up grade costs
- Multi-year policies available, up to five years

## CONTRACTORS POLLUTION POLICY (CPP)

Provides coverage for contractors potentially exposed to 3rd party pollution claims caused by covered or completed operations.

### Target Classes

- General Contractors
- Environmental Contractors
- Street & Road
- Trade Contractors
- Demolition
- Marine Construction
- Energy Contractors
- Restoration
- Waste Hauling

### Key Features

- Claims Made or Occurrence based coverage
- Blanket operations or project specific (including OCIP/CCIP capabilities) coverage
- Blanket contractor locations
- Blanket transportation – no waiting limitation, includes misdelivery of liquid products
- Blanket Additional Insured, Waiver of Subrogation where required by written contract
- Primary and Non-Contributory wording
- Unscheduled non-owned disposal sites
- Pollution Incident/Pollution definition includes, low level radioactive matter or waste, microbial matter including legionella pneumophila, medical, infectious or pathological waste, EMF and biological agents
- No Professional Liability exclusion

# | CONTACT US

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