Environmental Liability factsheet

The business we write

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Capacity</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environment Protect Premises (Site Pollution)</td>
<td>Up to USD 25mn each incident / USD 50mn aggregate</td>
<td>Up to 5 Years</td>
</tr>
<tr>
<td>Environment Protect Projects (Contractors Pollution)</td>
<td>Same as above</td>
<td>Practice Policy: Up to 3 years Project Policy: Up to 15 years - combined policy term &amp; completed ops</td>
</tr>
<tr>
<td>Pollution Excess Follow Form</td>
<td>Same as above</td>
<td>Same term as the respective product noted above</td>
</tr>
</tbody>
</table>

Segments | Appetite
---|---
Construction | Owner / contractor controlled insurance programs, practice programs, general contractors, construction management, trade / specialty contractors, public private partnerships (P3 projects)
Manufacturing | General, light industrial, assembly, fabrication, automotive, pharmaceuticals, food & beverage
Energy | Petrochemical and chemical manufacturing, processing or distribution, bulk / distribution terminals and tank farms, power generation (non-coal combustion), power distribution
Real Estate Portfolio | Property owner / managers, public entities, public utilities, retail, education / higher ed, financial institutions, private equity, hospitality, commercial, residential
Logistics / Wholesale | Transportation, storage and distribution

Standard & Poor’s
AA
A.M. Best
A+
Protect your clients against potential coverage gaps
Protecting your client’s balance sheet with cost-effective insurance solutions should not be done at the cost of omitting key coverages. Environmental extensions offered in standard casualty cover generally do not cover the wide gamut of possible environmental losses, potentially exposing your client to crucial coverage gaps. Damage to the environment, human health, and even legal expenses are costly and complex problems your client should not face on an uninsured basis.

Exposed areas
Some companies bear higher environmental risks than others due to their specific industries. An example is a company with facilities that produce or store toxic substances like chemicals which, despite all security measures, might leak into the environment. In other areas such as the pharmaceutical or oil and gas industries, companies can be held liable for waste discharge violations, emission exceedance, or improper disposal practices. The same is true for industry segments such as commercial and residential real estate, where damage can arise from indoor air quality issues, contractor negligence, or even neighboring redevelopment activities.

Why brokers and their clients choose Allianz for Environmental Liability

The world’s largest property & casualty insurer with a network in over 200 countries and territories
Clients have access to professionals who know the local territory, culture, language and regulations around the globe.

Strongest financial rating of the leading global property and casualty insurers
With consistently strong solvency ratios and prudent investment strategies, clients and brokers rely on Allianz for long-term sustainable strength.

Environmental underwriting expertise
Our underwriting teams are specialists and highly experienced in handling environmental exposures. You and your clients work with local decision makers who are focused on building long-term relationships based on open and ongoing dialogue.

Global capabilities, strong local presence
Our large global network allows decisions to be made locally where we have the knowledge and marketspecific expertise.

Expert risk consulting
Combining industry-know-how with years of experience, our risk consultants understand our customers’ business firsthand and speak the same language.

Long tail risks require long-term partnerships
Allianz has a reputation for working closely together with clients and brokers based on transparency and communication for the long term.

Market-leading claims expertise
Our technically qualified team includes lawyers, engineers and other specialists offering significant in-house expertise, and benefits from long-established relationships with leading external experts to support us when required.

Additional products and services:
- Agribusiness
- Alternative Risk Transfer
- Aviation
- Construction/Engineering
- Energy
- Entertainment
- Financial Lines
- Marine
- Middle Market
- Multinational Solutions
- Programs
- Property (including Highly Protected Risk)
- Risk Consulting
- Small Business

Download the Allianz Commercial - North America App

For more information please contact:
az.commercial.marketing@allianz.com

About Allianz
Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world’s leading insurance brand, we help our customers prepare for what’s ahead.

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