



This information is intended for insurance brokers and other insurance professionals.

Environmental Liability Transportation Solution

Protect your company with industry-specialized environmental insurance coverage



An integral key to success in any business organization is the effective and efficient distribution of goods and services to the customer. Whether a company uses its own conveyances or contracts the services of a third-party carrier, unforeseen transportation related incidents such as upset and overturns or accidental releases from cargo tanks may result in environmental liabilities. Therefore businesses need a comprehensive environmental insurance solution that includes specific provisions designed to address the potential environmental exposures of transportation activities.

Environmental problems and coverages

Of course, we hope that it never happens to our clients, but if they ever do fall victim to an environmental incident, we want to be sure that our client has an insurance policy that offers the right coverage.

The Environmental Liability Transportation Solution insurance offers extensive coverage policies for the consequences of an environmental incident. We will explain a few for you.

Exposure	Potential Environmental Concern	Coverage
Maintenance	Thousands of litres of fuel oil are accidentally released from an aboveground storage tank at a truck maintenance terminal. The oil subsequently migrates to an off-site drainage trench, contaminating the soil and groundwater. Testing at local residential water wells reveals petroleum hydrocarbons and additional contamination related to oil and other auto fluids. Bodily injury claims are brought by the neighbouring residents against the owners of the truck maintenance facility.	<ul style="list-style-type: none"> ✓ Remediation of the soil and groundwater is required. Spills or disposal of replaced motor oil, hydraulic fluid, coolant, transmission fluid or antifreeze ✓ Spills or releases during fuelling operations ✓ Clean up costs of pollution on your own site as well as clean up costs of pollution that has migrated from your site and incurred to third party. Clean up costs include mitigation and restoration costs ✓ Third party bodily injury and property damage resulting from both sudden and accidental and gradual events
Vehicule & cargo tank washing	A semi trailer used for transporting herbicide is taken to a commercial truck wash for cleaning. However, the filtration system at the truck wash is not properly equipped to handle pesticide residue. The discharged wastewater exceeds the facility's permitted allowable limit for organic compounds, negatively impacting the aquatic population in the water.	<ul style="list-style-type: none"> ✓ Discharge of wastewater containing oil, grease, suspended solids, and cleaning solvents ✓ Handling and disposal of system sludge or tank heels
Cargo Transport	Crewmembers of a container ship, which is carrying vegetable oil, are adjusting ballast waters. In the hull, the ship loses stability and several containers fall overboard and spill their contents in the ocean.	<ul style="list-style-type: none"> ✓ Release to soil or water associated with hazardous and non-hazardous cargo spilling during an accident
Loading & Unloading	During the transfer of acetone from an above ground storage tank to a railcar, the employee who's overseeing the transfer falls asleep. When the rail car reaches capacity, the acetone begins to spill onto the tracks and escapes the containment area because a valve is left open. The release impacts soil and nearby land.	<ul style="list-style-type: none"> ✓ Valve leakage or releases from faulty safety valves ✓ Spills or releases to soil or water during unloading process

Coverages

- > **Sudden and accidental** and **gradual pollution**: our environmental policies do not distinguish between sudden & accidental and gradual pollution, they cover both
- > **Clean up costs** of pollution on your **own site** as well as clean up costs of pollution that has migrated from your site and incurred to **third party**. Clean up costs include mitigation and restoration costs
- > **Third party bodily injury and property damage** resulting from both sudden and accidental and gradual events
- > **Biodiversity damage**: primary, complementary and compensatory remediation of land, water or protected species and habitats
- > **Transported cargo**: coverage is provided for claims for bodily injury, property damage, or cleanup costs caused by a pollution condition during the **transportation** of cargo by a conveyance, including auto, rail, and watercraft, or during loading and unloading of that conveyance

Main exclusions

There are situations where we do not compensate for damage, the so called exclusions. We list the most important situations for you:

- Intentional acts committed by others than employees
- Fines and penalties
- Nuclear risks
- War
- Terrorism

PIER: reliable and specialized assistance in environmental pollution or environmental incidents when businesses need it the most



Why AIG?

AIG Environmental is structured to support the market we serve, with dedicated underwriters that offer local knowledge and have the required underwriting authority to deliver creative solutions to our customers.

More than 35 years of
**WORLDWIDE
EXPERIENCE**
in claims handling

Specialized
PIER EUROPE
assistance network

Guidance from beginning to end by
**AIG'S
EXPERIENCED
PROFESSIONALS**

Going beyond insurance

PIER Europe (Pollution Incident and Environment Response)[®] is AIG's assistance network that provides reliable and specialized assistance in environmental pollution or environmental incidents when businesses need it the most. PIER Europe helps clients to resume their normal activities while limiting the costs associated with remediation measures and potential liability.

PIER Europe:

ASSIST

the insured in setting up an emergency team

Available in
32 COUNTRIES

local consultants and contractors mobilizing to help clients draw up remediation plans, limit damage, manage the public impact of the incident and start the clean up

Policyholders are automatically involved in the

PIER PROGRAM

There are no additional charges

PIER Europe hotline:

**24/7
AVAILABLE
at +44 (0)1273 400965**

Claims service

AIG is a global organization that has extensive knowledge in the field of environmental insurance. With an experience of over 25 years in North America and 10 years in Europe, our team in charge of the environmental claims has the technical expertise to manage more and more complex claims. Typically for the Environmental damages is that they are very complex and require a careful and thorough approach. Our claims department will support you throughout the process.

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