



Environmental

Companies of all sizes can face significant environmental exposures from existing and emerging conditions affecting their properties and construction projects. Sompo International offers custom tailored environmental insurance products that provide financial and operational security.

With a collaborative approach, empowered underwriters and superior client service, Sompo International has the expertise to deliver sophisticated and customized solutions for U.S. clients' environmental exposures. Our dedicated underwriters, loss control and claims professionals have decades of experience in the industries we serve and bring deep expertise to each account.

TARGET CLASSES

We offer environmental liability coverage, including primary and excess coverage for single site or property portfolios, to U.S. companies in the following classes:

- Real Estate
- Hospitality
- Professional Services
- Financial Institutions
- Contractors
- Technology
- Manufacturing/ Warehousing
- Retail
- Healthcare / Life Sciences
- Aviation
- Agriculture

PRODUCTS

We take a unique approach, offering comprehensive coverage across all of our product offerings tailored to the industries and clients where we have deep expertise. We truly understand this complex market and have developed the following products to address our clients' environmental risk exposures:

Site Environmental Impairment Liability (SEIL)

Our SEIL product provides flexibility, allowing clients to select the following coverages independently or to bundle them into a comprehensive environmental liability program:

- Pollution Conditions for New & Pre-Existing Conditions
- Non-Owned Disposal Sites (Blanket)
- Biological Agents (Mold, Bacteria, Legionella and Viruses)
- Business Interruption (On-site and Off-site Contingent Coverage with Extra Expense)
- Disinfection Conditions (Bed Bugs and Blood Borne Pathogens)
- First & Third Party Transportation
- Public Relations Expenses
- First Party Diminution of Value

Contractors Pollution Liability (CPL)

Offered on both a claims made and reported and occurrence basis, this policy form addresses the complex environmental needs of contractors and owners including hazardous spills, mold, silica, asbestos, lead, non-owned disposal sites and transportation. Programs can be tailored to address the entire practice of a contractor or project specific, Owner Controlled (OCIP) or Contractor Controlled (CCIP) Insurance Programs policies with completed operations exposures included.

Environmental Excess Liability

Our follow form Environmental Excess Liability policy was designed to address our clients' need for excess capacity for mono-line Pollution Legal Liability or Contractors' Pollution Liability placements. This short form policy sits over the client's primary or excess environmental placements, ensuring seamless coverage continuity of the underlying program through the Sompo layer with capacity up to \$25M.

SIGNIFICANT CAPACITY

- We offer \$25M in capacity for Environmental Products
- Admitted (using deregulation where allowed by law) and non-admitted paper

VALUE-ADDED SERVICE

Our multi-disciplinary specialty team delivers across our full product capability and our approach is to forge a long-term holistic trading partnership with each account.

We are committed to providing our clients with:

- Experienced underwriters and operations teams with deep expertise in developing, implementing and managing environmental insurance programs.
- Loss control resources specializing in risk management programs tailored to environmental exposures.
- Dedicated in-house claims staff with strategic partnerships with outside counsel specializing in environmental claims.

KEY CONTACTS

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About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.