AIG Environmental Liability

Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world class Environmental Liability leadership and experts
- Highlighting AIG Environmental's key areas of differentiated value
- Providing examples of AIG Environmental's advantages working for brokers and clients
- Showcasing why AIG has an industry leading Environmental Liability position in the marketplace

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The AIG Advantage

Product Creativity, Flexibility & Expertise

- Enables creative program designs, such as Trade Contractors Pollution and Professional Liability (TCP2) and EAGLE
- Helps clients meet contractual requirements through program flexibility, such as multi-year Contractors Pollution Liability project policies, and coverage for multinational projects
- Provides proven understanding of clients' environmental-specific risk management needs, supported by creative underwriting teams with 35+ years' experience in 14 U.S. offices

WHY IS THIS IMPORTANT?
Subject matter expertise enables creative, flexible coverage solutions.

Dedicated Risk Consulting & Claims

- Supports clients and underwriters with risk management program evaluations by in-house engineers who each average 15+ years' experience of insurance and environmental consulting
- Assists with 24/7 emergency response, crisis management, and cost control via PIER (Pollution Incident and Environmental Response)®
- Assigns in-house, industry-focused claims professionals to provide dedicated, expert guidance and prompt resolution

WHY IS THIS IMPORTANT?
In-house expertise provides insights on managing risk and emergency assistance when our clients need us most.

Global Reach

- Provides flexible, tailored solutions for businesses of all sizes with exposures around the world
- Enables clients to meet local compliance requirements including limits and requisite certificates of insurance
- Delivers swift, efficient service consistently through one of the largest global networks in the industry, spanning approximately 190 countries and jurisdictions through AIG operations and network partners

WHY IS THIS IMPORTANT?
Provides clients with coverage and risk engineering globally.

Proven experience and expertise

24/7 emergency assistance

~190 countries and jurisdictions partners*

*through AIG operations and network partners

Learn more: www.aig.com/whyaig

AIG Environmental Liability

Why AIG

Creative Solutions

ISSUE:
A plastic component manufacturer and distributor became aware that its general casualty program specifically excluded pollution losses, an area in which the company had exposures.

SOLUTION:
AIG drew on its environmental expertise to present the client with a detailed analysis of its exposures and a tailored EAGLE coverage program to fit its unique needs.

BENEFIT:
The client has peace of mind knowing it has the appropriate coverages for their unique needs, supported by insights to reduce risk.

WHY IS THIS IMPORTANT?
Client confidence as a result of customized solutions.

Claims Responsiveness

ISSUE:
A client had a fire at a paint facility. While extinguishing the fire, water run-off endangered the surrounding area.

SOLUTION:
The client called first responders and AIG's PIER Hotline, allowing them to work with local resources to ensure contamination did not spread. The site was quickly remediated, preventing potential contamination of a local waterway.

BENEFIT:
The rapid response, prevention, and mitigation measures helped reduce the overall cost of the claim. The client's rapid response and risk protocol – including PIER – protected the waterway and the client's reputation as a socially responsible community member.

WHY IS THIS IMPORTANT?
Helps clients respond to emergencies and preserve community standing.

Global Reach

ISSUE:
In expanding to a new country, a client needed a locally admitted policy and certificate of insurance for environmental liability.

SOLUTION:
AIG's global network quickly placed local coverage meeting the in-country requirements, including the requisite certificate.

BENEFIT:
The client was able to keep its business running without interruption and/or fines.

WHY IS THIS IMPORTANT?
Swift attention to global compliance avoids business interruption.

What is AIG Environmental Liability?

Contractors Pollution Liability (CPL) coverage for third-party bodily injury, property damage or environmental damage claims resulting from pollution conditions caused by covered operations (often left uncovered by standard GL policies); limits available up to $75M.

Trade Contractors Pollution & Professional Liability (TCP2) combines CPL and E&O coverage to address liabilities faced by construction, service, trade, and artisan contractors.

Environmental and General Liability Exposures (EAGLE) Program® combines standard GL coverage with pollution-specific coverage for exposures arising from on-site premises, products, or off-site premises operations.

- **Commercial auto and excess** policies available.
- **Cyber** liability available by endorsement.

TankGuard® Storage Tank Liability coverage for corrective action, clean-up, and third-party bodily injury and property damage claims resulting from pollution conditions from scheduled storage tank systems.

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The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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