

NORTH AMERICA

Environmental Pollution



In a world of increasingly complex environmental exposures, our Environmental Hazard/Pollution products deliver confidence backed by 15+ years of leading environmental expertise. With 4 main product lines: Environmental Legal Liability (ELL), Contractors Pollution Policy (CPP), Contractors Pollution and Professional (CP3) and Storage Tank Liability (STL), we partner closely with brokers and clients to design customized solutions for transactions and long-term strategies.

Most products available in the U.S., Canada, Puerto Rico, Latin America, and internationally (Storage Tank Liability: U.S., Canada, Puerto Rico only).

Core Capabilities (Across Products)

- Primary or excess capacity
- Multi-year policy terms available
- Emergency response and crisis management support
- Coverage for broad pollution conditions (incl. microbial matter, waste, etc.)

Hazard/ Pollution Products

ENVIRONMENTAL LEGAL LIABILITY (ELL)

Overview:

Site-based coverage for environmental risks tied to owned or transacted properties

Targets:

- | | |
|--|-------------------|
| • Manufacturing | • Hospitality |
| • Distribution | • Developers |
| • Real estate (commercial/residential) | • Public entities |
| • Investment funds | • M&A |
| | • Energy |

Available Coverages:

- First- and third-party cleanup
- Bodily injury, property damage, including Natural Resources Damage
- Business interruption
- Non-owned sites & transportation
- Crisis and emergency response
- Pollution Incident/Pollutant includes low level radioactive material or waste, microbial matter, legionella pneumophila, medical, infectious or pathological waste and EMF
- Products Pollution

CONTRACTORS POLLUTION POLICY (CPP)

Overview:

Coverage for environmental exposures from contracting operations

Targets:

- | | |
|---|----------------------------|
| • General contractors | • Industrial cleaning |
| • Trade contractors | • Marine/dredging |
| • Infrastructure (road, pipeline, rail) | • Excavation |
| • Energy services | • Drilling |
| • Waste hauling | • Agriculture applications |

Available Coverages:

- Cleanup, Bodily Injury and Property Damage
- Practice or Project Specific (including extended Completed Operations)
- Transportation and Non-owned Sites Pollution
- Crisis and emergency response

Environmental Solutions & Local Expertise

Multinational Business Unit • Risk Control • Claims

- Comprehensive environmental products addressing a broad range of pollution risks, including GLEE (General Liability and Environmental Exposures) and GLEE Excess.
- Integrated solutions combining general liability, pollution liability and professional liability in a single, streamlined form.
- Strong local presence and placement capabilities, with offices across the U.S., Canada and the UK, as well as support for placements in Puerto Rico and across Latin America.
- Global expertise paired with regional insight to support clients across diverse markets.

CONTRACTORS PROFESSIONAL, PROTECTIVE & POLLUTION (CP3)

Overview:

Combined professional liability and pollution coverage

Targets:

- Environmental consultants
- Labs
- Trade contractors (HVAC, electrical, plumbing, roofing, insulation)

Available Coverages:

- Professional liability, Rectification and First Party Protective Indemnity
- Contractor's pollution liability
- Non-Owned Sites
- Completed operations
- Crisis and emergency response

STORAGE TANK LIABILITY

Overview:

Coverage for pollution risks from storage tank systems

Targets:

- Convenience stores
- Real estate
- Marinas
- Airports
- Storage terminals
- Schools/universities

Available Coverages:

- Cleanup and liability
- Defense costs (outside limits)
- Satisfies Federal and State Financial Responsibility Requirements
- Above Ground and Underground Storage Tanks
- Optional site pollution for non-storage tank related incidents

Emergency Response Services

24/7 emergency environmental response with a national network ready for rapid deployment. Teams contain spills, assess impacts, and implement the most efficient, cost effective remediation while keeping clients informed.

Capabilities:

- Spill containment
- Soil, groundwater, and water treatment/removal
- Hazardous waste disposal
- Regulatory coordination and reporting
- Air monitoring and investigative services

Features:

- Available for covered events (optional for non-covered)
- Automatic enrollment at no cost to insureds
- May vary by location

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 137 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 10,000 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise.™**

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.



Financial Rating:
A.M. Best (Superior)
S&P (Strong)