



WELCOME!!
The Environmental Webinar
will begin after our Introduction.



WELCOME!!
The Environmental Webinar
will begin after our Introduction.

ENVIRONMENTAL LINES

- Contractors Pollution Liability [annual coverage, or project specific]
- Environmental Liability [site specific]
- Tank Owners
- Environmental Engineers & Consultants



PREMIER **canada** think Premier... for all your Specialty needs.



WELCOME!!
The Environmental Webinar
will begin after our Introduction.





WELCOME!!
The Environmental Webinar
will begin after our introduction.

think Premier...
for all your Marine Risks

WELCOME!!
The Environmental Webinar
will begin after our introduction.

MARINE LINES

- Boat Dealers, Marinas, & Yacht clubs
- Hull and P&I
- Marine Liabilities
- Cargo

All types of recreational watercraft including:

- Runabouts
- Ski Boats
- Aluminum Boats
- Pontoon Boats
- Trawlers
- Cabin Cruisers
- Sailboats
- Sea Doo's & Jet Skis



PREMIER canada think Premier...
for all your Specialty needs.

PREMIER

WELCOME!!
The Environmental Webinar
will begin after our Introduction.

We are constantly innovating and adding new products.

Be the first to know and learn about our latest product offering and updates... Follow Premier Group of Companies on **LinkedIn**

To ensure you know the latest and greatest, visit our website at www.premiergroup.ca where you can also access application forms, policy forms and instant online quoting/issuing **PRESTO**



PREMIER canada think Premier...
for all your Specialty needs.



ENVIRONMENTAL INSURANCE – IDENTIFYING ENVIRONMENTAL EXPOSURES

think Premier...
for all your Environmental Risks

ENVIRONMENTAL INSURANCE – AGENDA

1. The Basics
2. Why the Need for Environmental Insurance?
3. Contractors Pollution Liability
 - a) Exposure Identification Exercise
 - b) Premier’s product offerings
4. Environmental Impairment Liability
 - a) Exposure Identification Exercise
 - b) Premier’s product offerings
5. Claims Examples
6. Submission Requirements
7. Environmental Takeaways



THE BASICS – WHAT IS A POLLUTANT?

Pollutant:
any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.



THE BASICS – ENVIRONMENTAL SITE ASSESSMENTS

Pollutant released ... then what?

Environmental site assessment(s) may be required to determine type and quantity of contamination and how best to address clean-up



THE BASICS – PHASE I ESA

Environmental Professional - examination of premise for any visual evidence of potential/actual contamination

- Review current & past history - uses of site (conditions indicative of a release of hazardous materials - eg, chemicals, petroleum etc.)
Utilizing - aerial photographs, government environmental records, interviews with past and present occupants

NO INTRUSIVE INVESTIGATION PERFORMED.
No lab testing.
LIMITED TO VISUAL INSPECTION ONLY.



THE BASICS – PHASE II ESA

Qualified & experienced Environmental Consultant

- Completed if Phase I indicates areas of potential environmental contamination (APEC)
Aims to determine to what extent contamination exists
Entails any or all of the following:
Soil and groundwater analysis
Installation of monitoring wells
laboratory testing of samples
Storage tank tightness testing
Indoor mould/asbestos sampling etc.



Series of horizontal lines for handwritten notes.

THE BASICS – PHASE III ESA

Experienced, qualified and reputable Environmental Consultants & Contractor(s)

- Planning & execution of clean-up of the contaminated property
- Entails
 - Investigating boundaries of contamination
 - Quantifying what must be remediated
- Determines best risk-based approach/strategy to remediate pollutant(s) at contaminated site



WHY THE NEED FOR ENVIRONMENTAL INSURANCE?

1. Municipalities
 - Contractor(s) required to provide proof of pollution coverage
2. Banks
 - Financing requirements by banks
3. Risk Managers, clients, brokers – recognize financial impact of pollution losses



WHY THE NEED FOR ENVIRONMENTAL INSURANCE?

Environmental Fines & Penalties

- Ontario: up to max \$250,000 per day and 5 years prison
- Alberta: up to max \$1,000,000 per day and 2 years prison
- British Columbia: up to max \$1,000,000 per day and 3 years prison



WHY THE NEED FOR ENVIRONMENTAL INSURANCE?

More than 90% of environmental losses are NOT properly insured!



Horizontal lines for notes.

WHY ARE SO MANY POLLUTION LOSSES NOT INSURED?

- CGL pollution exclusions or limited coverage
• Uncertainty about environmental insurance products
• Inability to identify possible environmental exposures



Horizontal lines for notes.

WHO NEEDS ENVIRONMENTAL INSURANCE?

- 1. CONTRACTORS - CPL Policy
• Due to a release of a pollutant caused by their work
2. COMMERCIAL PROPERTY OWNERS/TENANTS - EIL Policy
• Due to a release of a pollutant at insured's premise and/or affecting neighbouring site(s)



Horizontal lines for notes.

CONTRACTING OPERATIONS EXPOSURES

Who Is A Contractor?

A person or company that undertakes a contract to provide materials/labour to perform services at a job site i.e. **OFFSITE**

Types of Contractors

- Specialist Contractors – inherent exposure (sometimes require certification)
- Non-Specialist Contractors – incidental exposures



ASBESTOS ABATEMENT



LEAD ABATEMENT



MOULD ABATEMENT



PREMIER **canada** Think Premier... for all your specialty needs.

RESTORATION / REMODELING



PREMIER **canada** Think Premier... for all your specialty needs.

PLUMBING



PREMIER **canada** Think Premier... for all your specialty needs.

CONSTRUCTION



PREMIER **canada** think Premier...
for all your specialty needs.

DRILLING / EXCAVATION / SEWER WORKS / BACKFILLING



PREMIER **canada** think Premier...
for all your specialty needs.

FERTILIZER / PESTICIDE STORAGE / APPLICATION



PREMIER **canada** think Premier...
for all your specialty needs.

TREE PRUNING



PREMIER **canada** Think Premier... for all your Specialty needs.

PAINTING



PREMIER **canada** Think Premier... for all your Specialty needs.

COMMERCIAL TANK INSTALLATION / SERVICE / REMOVAL



PREMIER **canada** Think Premier... for all your Specialty needs.

DEMOLITION WORK



PREMIER **canada** Think Premier... for all your Specialty needs.

ROAD WORK



PREMIER **canada** Think Premier... for all your Specialty needs.

HVAC INSTALL / REMOVAL



PREMIER **canada** Think Premier... for all your Specialty needs.

LANDSCAPING



PREMIER canada Think Premier... for all your Specialty needs.

Horizontal lines for notes.

CONTRACTORS POLLUTION – SOLUTION

CONTRACTORS POLLUTION LIABILITY (CPL)



PREMIER canada Think Premier... for all your Specialty needs.

Horizontal lines for notes.

GREENWORKS PRODUCT – PREMIER'S CPL SOLUTION

• WHAT'S COVERED?

- Third Party Liability
 - Bodily Injury
 - Property Damage
- Clean-Up Costs

for pollution caused by Insured's "covered operations" at a jobsite (not at the insured's premise)

PREMIER canada Think Premier... for all your Specialty needs.

Horizontal lines for notes.

CPL CLAIMS EXAMPLE – CRANE OPERATIONS

Crane carrying load near a reservoir

- What happened – crane tipped over and oil sheen appeared on water
- Why – contractor did not adequately stabilize load
- Location – Northern Manitoba, but not remote
- Cost – \$13K



PREMIER **canada** Think Premier... for all your Specialty needs.

CPL CLAIMS EXAMPLE – COMMERCIAL TANK REMOVAL



Tank leaked during decommissioning and removal

- What happened – General Contractor hired sub-contractor to remove old Underground Storage tank (UST) – product in tank leaked
- Why – tank emptying and removal protocol was not followed
- Location – Northern Ontario
- Cost – \$90K

PREMIER **canada** Think Premier... for all your Specialty needs.

CPL CLAIMS EXAMPLE – EXCAVATION WORK

Oil pipeline hit & ruptured during excavation work

- What happened – Excavation contractor hit crude oil pipeline during sewer upgrade project
- Why – lack of communication including out-dated schematics and absence of pre-construction meeting
- Location – British Columbia
- Cost – \$15M



PREMIER **canada** Think Premier... for all your Specialty needs.

COMMERCIAL BUILDINGS



PREMIER **canada** think Premier...
for all your specialty needs.

WAREHOUSES



PREMIER **canada** think Premier...
for all your specialty needs.

COLD STORAGE AND FREEZER WAREHOUSES



PREMIER **canada** think Premier...
for all your specialty needs.

FUEL SUPPLY FOR EMERGENCY / BACK UP GENERATORS



PREMIER **canada** Think Premier...
for all your Specialty needs.

DATA CENTER / CO-LOCATION FACILITIES



PREMIER **canada** Think Premier...
for all your Specialty needs.

MANUFACTURING



PREMIER **canada** Think Premier...
for all your Specialty needs.

AUTOMOTIVE SUPPLY BUSINESS



PREMIER canada think Premier...
for all your Specialty needs.

AUTO REPAIR SHOP



PREMIER canada think Premier...
for all your Specialty needs.

GAS STATION



PREMIER canada think Premier...
for all your Specialty needs.

FARM



PREMIER **canada** think Premier...
for all your Specialty needs.

SOLAR OR WIND FARM



PREMIER **canada** think Premier...
for all your Specialty needs.

RECYCLING DEPOT



PREMIER **canada** think Premier...
for all your Specialty needs.

CONTAMINATED NEIGHBOURING PROPERTIES



PREMIER canada Think Premier...
for all your Specialty needs.

**COMMERCIAL PROPERTY OWNER/TENANTS
POLLUTION – SOLUTION**

ENVIRONMENTAL IMPAIRMENT LIABILITY (EIL)



PREMIER canada Think Premier...
for all your Specialty needs.

EIL PRODUCT – PREMIER'S EIL POLLUTION SOLUTION

WHAT IS COVERED?

Pollution conditions from Insured's covered locations

- 1st Party (On-Site) Clean-Up Costs
- 3rd Party (Off-Site) Clean-Up Costs
- 3rd Party Liability
 - Bodily Injury / Property Damage

PREMIER canada Think Premier...
for all your Specialty needs.

ENVIRONMENTAL IMPAIRMENT LIABILITY

Coverage includes:

- **Emergency Response Costs** to immediately respond to pollution due to a release of pollutant
- **Incidental Transit** for waste, products or material being transported by 3rd or 1st party carriers
- **Non-Owned Disposal Site** coverage for clean-up costs at 3rd party disposal site (optional)



ENVIRONMENTAL IMPAIRMENT LIABILITY

- **3rd Party Liability Mould Coverage**
 - up to \$2M limit option
- **1st Party Mould Clean-up costs**
 - up to \$250K limit option
- **Illicit Abandonment** (optional)
- Automatic **Extended Reporting Period** of 90 days



EIL – TWO POLICY OPTIONS

- LIMITED FORM**
 - Sudden & Accidental (S&A) Pollution
 - 240 hour detection / 240 hour reporting (Most S&A coverages provide only 120 hrs)
- BROAD FORM**
 - S&A and Gradual Pollution
 - Various coverage extensions



TYPES OF STORAGE TANKS



Aboveground Storage Tank (AST)



Underground Storage Tank (UST)



Horizontal lines for notes



STORAGE TANK PRODUCT
PREMIER'S POLLUTION SOLUTION

WHAT IS COVERED?

Pollution conditions from Insured's **scheduled** storage tanks

- 1st Party (On-Site) Clean-Up Costs
- 3rd Party (Off-Site) Clean-Up Costs
- 3rd Party Liability
 - Bodily Injury / Property Damage

Horizontal lines for notes



STORAGE TANK ELIGIBLE RISKS (A SHORT LIST)

- Gas Stations
- Auto Repair Shops
- Airports
- Metal or Plastic Manufacturing
- Car Rentals
- Car Dealerships
- Universities
- Resorts
- Golf/Country Clubs
- Hospitals
- Cemeteries
- Farms
- Food Processing
- Water Treatment Facilities and more...

Horizontal lines for notes



STORAGE TANK LIMITS & MINIMUM PREMIUMS

LIMITS
• \$1,000,000 - \$5,000,000

MINIMUM PREMIUMS
• Aboveground tanks - \$750
• Underground tanks - \$1,500

PREMIER canada Think Premier... for all your Specialty needs.

PRESTO QUOTE POLICY ISSUE

POLLUTION CLAIMS – EIL



1-800# Emergency After Hour Claims - partnerships with specialists in this field and legal panel with expertise in this arena

PREMIER canada Think Premier... for all your Specialty needs.

EIL CLAIMS EXAMPLE - CAMP



• What happened – 205L oil drums onsite; A bear ransacked the camp (looking for food presumably). Drum containing 45L of oil was hit over.



- Why – Hungry bear! No regular activity to monitor the spill - the site was vacant for some time between visits.
• Location – Far North
• Cost – \$40K +

PREMIER canada Think Premier... for all your Specialty needs.

Series of horizontal lines for notes or additional information.

THANK YOU!

CONTACT YOUR PREMIER SPECIALISTS...

Maureen Murray, MSc
Assistant Director – Environmental Lines
T 416.365.7777
E Maureen.Murray@premiergroup.ca

Jason Van Sluytman
Environmental Underwriter
T 416.365.9077
E Jason.VanSluytman@premiergroup.ca

New Submissions: newbizenvironmental@premiergroup.ca
or visit our website: www.premiergroup.ca



THANK YOU!

Your continued support, time
and attendance is
appreciated!

We will email you your
certificate & a PDF of this
presentation once we verify
our attendance reports.


