

ENVIRONMENTAL LIABILITY OIL & GAS (US)



Mosaic's leading underwriters have a long track record of writing environmental liability insurance for oil and gas companies. As former engineers in this sector, Mosaic's Environmental Impairment Liability (EIL) team is uniquely placed to serve the needs of upstream, midstream, and downstream clients in North America. Using our proprietary oil and gas policies, we offer risk-transfer solutions customized to clients' changing needs.

PRODUCTS & APPROACH

WHO WE INSURE

Upstream, midstream, downstream oil and gas operators:

- Onshore, offshore
- Exploration, production
- Fracking
- Saltwater treatment/disposal
- Transportation
- Processing, storage, distribution
- Refineries
- Petrochemical plants
- Retail distributors

Limited appetite for major high-pressure transmission pipelines

PRODUCTS WE OFFER

Capacity: \$25M (primary lead capacity preferred, but excess available)

- Site Pollution Liability (Oil & Gas)
- Financial Assurance for Storage Tanks (FAST)

CORE COVERAGE

- Clients' operated, non-operated oil and gas assets
- Sudden/gradual incidents
- Clean-up costs
- Natural resource damage
- Emergency costs
- Crisis-management costs (sub-limits may apply)
- Compensation for third-party bodily injury/property damage

- Civil fines and penalties (where insurable by law)
- Punitive damages (where insurable by law)
- Defense costs
- Waiver of subrogation, where required contractually
- Wide extension for contractual pollution liability
- Excess & Difference in Conditions to sudden/accidental pollution cover in CGL preferred, but primary cover available

Optional enhancements

- Defense outside limits
- Multi-year policy periods
- Transportation
- Non-owned waste disposal sites (NODS)
- Work on third-party sites
- Automatic cover for sites/assets acquired during policy period



CLAIMS

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and

data-driven insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal. Mosaic has full authority on claims settlement decisions.

TEAM

UNDERWRITING



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CLAIMS



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ABOUT MOSAIC

Mosaic is a next-generation global specialty insurer harnessing visionary leadership, exceptional underwriting talent, a focus on complex product lines, and a digitized operating model. Coupling Lloyd's Syndicate 1609 with a wholly-owned syndicated capital management agency, Mosaic is uniquely positioned to offer capacity to clients in leading markets around the world.

Mosaic's underwriters bring an exceptional track record of reputation, respect, and relationships to the specialty sphere. Their expertise across regions and products sets us apart in challenging niche markets.

Digitizing underwriting and claims processes, our insurtech platform leverages AI, blockchain and

intelligent automation to generate end-to-end efficiencies, assisting our expert teams, handling claims promptly, and keeping clients and third-party partners informed every step of the way.

A+

Strong
Standard
& Poor's

A

Excellent
AM Best

AA-

Very strong
Fitch Ratings

Financial-strength ratings of our Lloyd's syndicate Mosaic 1609

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