

# Site Pollution Liability (SPL) — International

## Environmental Liability



Mosaic's Site Pollution Liability (SPL) insurance provides comprehensive coverage designed to protect your business from environmental risks associated with owning, operating, selling or purchasing a site. In today's litigious landscape, environmental coverage is essential.

### KEY FEATURES



# \$25M

CAPACITY

# \$10K

MINIMUM PREMIUM



Primary, lead market

Excess follow-form available

Policy term up to 10 years

Broad appetite

Options for worldwide coverage, including USA



Exceptional service with fast execution

Flexible, pragmatic underwriting approach

Highly experienced underwriting team with deep industry knowledge

Multi-disciplinary team with backgrounds in law, environmental consulting and engineering

Wide geographical reach with nine underwriting hubs

### TARGET INDUSTRIES

- Manufacturing
- Real estate
- Brownfield (re)development
- Oil & gas
- Mining
- Power & utilities
- Waste management
- Public sector
- Hospitality & leisure
- Education
- Healthcare
- Banks & private equity

### RISK COVERAGE



Bodily injury



Property damage



Legal costs



Crisis-management costs



Emergency costs



Clean-up costs



Business interruption loss

### AVAILABLE BUILT-IN ENHANCEMENTS

- Transportation coverage
- Waste disposal coverage
- Contracting coverage
- Crisis management coverage to mitigate reputational risk
- Automatic coverage for underground storage tanks installed during the policy term or less than 10 years prior to policy inception
- Illicit abandonment coverage for sites & transportation
- Pollutant definition includes mould and Legionella.
- Work Site definition includes staging areas
- Blanket waiver of subrogation
- Deductible decreased by 50% (up to \$50,000) for claims resolved through mediation

### AVAILABLE ENHANCEMENTS BY ENDORSEMENT

- Affirmative pollution coverage for cyber acts
- Contingent business interruption
- Products pollution
- Assignment to future site purchasers
- Lender requirements
- Automatic site acquisition coverage
- Inadvertently omitted sites coverage

## INTERNATIONAL UNDERWRITING TEAM



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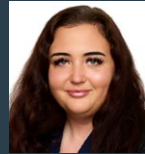
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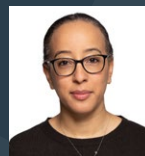
## CLAIMS TEAM

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. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. 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.



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Tom has more than 25 years' experience in law, underwriting, and claims, with proven dedication to providing a fair, efficient, and transparent claims experience. He oversees Mosaic's cyber and transactional liability claims teams through the Americas and directly handles Mosaic's environmental claims globally.

Natalie has a background in law, underwriting, and broking, informing her 360-degree understanding of claims at Mosaic. Previously, she was head of financial, professional and specialty claims for Aon's global broking center in London. Prior, she worked in private practice and for Ironshore/Pembroke Syndicate 4000.

## About Mosaic

Mosaic is a global specialty insurance platform with exceptional expertise, a focus on complex products, and a distinctive, award-winning, operating model. We underwrite for close to 40 trade clients alongside our own Lloyd's Syndicates 1609 and 2610—offering capacity across eight lines of business via seven countries.



FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATE MOSAIC 1609

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