

Mining industry

ENVIRONMENTAL LIABILITY



Mosaic's leading underwriters have a proven track record of writing environmental insurance for mining companies. Through our geotechnical engineering partnership that supports the underwriting of Tailings Storage Facilities (TSF) and Heap Leach Facilities (HLF), our team is uniquely placed to serve the needs of mining companies and contractors.

KEY FEATURES

\$25M
CAPACITY

- Primary, lead market
- Broad appetite
- Primary pollution coverage beneath General Liability (GL) tower, or excess pollution coverage above it
- Worldwide coverage, including US
- Highly-experienced team
- Deep understanding of clients
- Flexible, pragmatic approach to underwriting & policy drafting
- Culture of high-level service to brokers & clients
- World-class claims-handling capabilities

TARGET BUSINESS

MINING COMPANIES:

- Junior, intermediate and senior
- Mining contractors

MINE PHASES:

- Exploration, development, production and reclamation
- Underground, surface, placer and in-situ
- Tailings reprocessing

TARGET TERRITORIES:

- Worldwide, but principally:
- US
 - Canada
 - Mexico
 - Europe
 - Australia

ORE TYPES:

- Industrial & precious metals (including uranium and lithium)
- Evaporites including potash and gypsum
- Aggregates
- Coal

TAILINGS STORAGE FACILITIES:

- Covered, subject to insured's conformance recognized industry standards
- Downstream, centerline, upstream

RISK COVERAGE



On-site and off-site clean-up costs



Emergency costs



Natural resource damage



Bodily injury



Property damage



Legal costs

OPTIONAL ENHANCEMENTS

- Gradual pollution incidents
- Non-Owned Waste Disposal Sites (NODS)
- Transportation
- Civil fines & penalties (where insurable by law)
- Punitive damages (where insurable by law)
- Crisis-management costs

ESG POLICY

In line with Mosaic's ESG policy, we do not cover deep-sea or lignite mining, or new coal mine projects, and are committed to working only with clients with a demonstrable plan to transition from existing coal-mining activities

INTERNATIONAL UNDERWRITING TEAM



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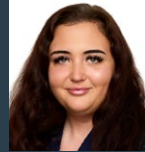
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CLAIMS TEAM

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.



THOMAS DUGGAN

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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 GRAHAM

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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.



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