

Site Pollution Liability (SPL)

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 location. In today's litigious landscape, environmental coverage is essential. The SPL form can be tailored to address the unique environmental exposures faced by a wide range of industries.

KEY FEATURES

\$25M

In capacity

\$10K

Minimum premium



- Policy term up to 10 years
- Excess follow-form available
- Options for additional defense outside limits
- Broad appetite
- Options for worldwide coverage
- Available on a surplus-lines basis

Experienced entrepreneurial underwriters with average 15+ years of industry expertise

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

Wide geographical reach with nine underwriting hubs

Exceptional service with fast execution

RISK COVERAGE



Bodily injury



Property damage



Clean-up costs



Crisis-management costs



Business interruption loss



Legal costs



Emergency costs



Decontamination costs

TARGET INDUSTRIES



Real estate: commercial, retail, residential, industrial, logistics, investment trusts



Brownfields and other contaminated sites



Manufacturing operations



Oil & gas: upstream, midstream, downstream operators



Mining exploration, development, production and reclamation



Development and redevelopment projects



Hospitality and leisure



Healthcare



Divested sites/legacy coverage available to simplify and expedite transactional liability transfer



Education



Municipalities

BUILT-IN ENHANCEMENTS

- 14-day claims reporting allowance post-expiration where coverage has been renewed with Mosaic
- Waste disposal coverage grant
- Transportation coverage grant
- Contracting operations coverage grant
- Affirmative decontamination coverage, including costs to address communicable virus or bacteria
- Crisis-management response coverage to address reputational risk includes advertising costs, plus public-relations specialist expense
- First-party coverage for emergency costs with market-leading 10-day window and 30-day reporting
- Deductible decreased by 50% (up to \$50,000) for claims resolved through mediation
- Automatic coverage without need to schedule underground storage tanks installed during policy period or less than 10 years prior to inception date, regardless of class or contents
- Blanket waiver of subrogation

AVAILABLE ENHANCEMENTS BY ENDORSEMENT

- Affirmative pollution coverage for cyber acts
- Financial responsibility available for RCRA obligations and tanks
- Premium credit for linking of limits between CPL/SPL
- Contingent business interruption
- Diminution in value
- Products pollution
- Assignment to future site purchasers
- Lender requirements
- Inadvertently omitted locations

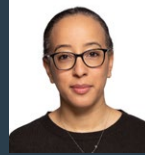
Claims

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. 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.

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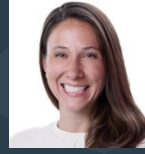
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About Mosaic

Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital aligned for the benefit of clients and partners. We underwrite for 40 other top-rated carriers alongside our Lloyd's syndicates 1609 and 2610—offering lead-line + syndicated capacity, and claims-settlement authority across eight product lines via seven countries. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

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