

Site Pollution & General Liability (SGL)




ENVIRONMENTAL LIABILITY



Mosaic's combined Site Pollution & General Liability (SGL) Form provides an innovative insurance solution that merges primary commercial general liability (CGL) with a suite of added pollution and professional coverage grants. Our tailored offerings aim to bridge coverage gaps commonly found in traditional insurance placements by providing robust protection for a diverse range of risks in manufacturing, processing, product distribution and environmental consulting. With a focus on addressing general liability, professional liability and environmental liability hazards, our solutions comprehensively cover premises, operational, product, pollution and professional exposures.

Mosaic offers an Insurance Services Office (ISO)-based commercial general liability (CGL) form enhanced with numerous pollution coverage options, including:

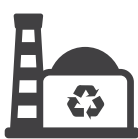
- Site Pollution Liability
- Contractors Pollution Liability on an occurrence basis
- Transportation Pollution Liability on an occurrence basis
- Non-Owned Site Pollution Liability on an occurrence basis
- Products Pollution Liability
- Professional Liability

<p>KEY FEATURES</p> <p></p> <p>\$20K Primary minimum premium</p> <p>\$25M In excess capacity</p>	<p></p> <ul style="list-style-type: none"> ● Guaranteed cost & deductible GL programs ● Supported and Unsupported follow-form excess capacity ● Comprehensive & customizable site pollution coverages ● Available on a surplus-lines basis 	<p></p> <p>Available to both retail and wholesale brokers</p>
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TARGET INDUSTRIES



Chemical manufacturers and distributors



Waste treatment, storage, recycling and disposal



Manufacturers and distributors of lubricants, adhesives, sealants and coatings



Plastics and metal manufacturing



Environmental Consultants

BUILT-IN ENHANCEMENTS

- No premium audit provision
- Affirmative products pollution coverage
- Product withdrawal expense
- Crisis-management costs
- Blanket non-owned site pollution coverage
- Broad form named insured wording
- Blanket additional insured coverage
- Worldwide coverage for pollution incidents arising out of your work, your products, non-owned locations and transportation

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.



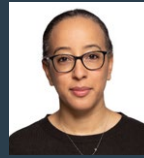
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Thomas handles claims for Mosaic's environmental liability division. He brings more than 20 years of claims and underwriting experience in environmental risk. Tom began his legal career as an assistant district attorney in the Brooklyn District Attorney's Office, New York City.



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.

Underwriting



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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.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth does not include all policy terms, conditions and exclusions. Bound insurance policies, rather than summaries thereof, govern. Not all insurance coverages, products or terms may be available. US risks may be placed in the surplus lines market; surplus lines insurers do not participate in US state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers. Contact Mosaic or your broker for additional details.

