

# ENVIRONMENTAL LIABILITY



**mosaic**  
INSURANCE

# Mosaic: partnership with purpose

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.

Mosaic's focus is specialty business with acute relevance to today's volatile economic and geopolitical conditions: environmental liability, cyber, political risk, political violence, financial institutions, excess casualty, professional liability, and transactional liability (M&A). Our agency structure allows cross-border efficiencies via a network of nine underwriting hubs in New York, Chicago, Philadelphia, Toronto, Bermuda, London, Cologne, Dubai and Singapore—connecting a consortia of capital to cover the world's toughest risks.

Mosaic has a total of 20 environmental specialists, spanning the US and focusing on international business from London. Our suite of environmental policies covers a range of industries and sectors. We're committed to developing innovative products to address emerging environmental risks and help clients navigate an increasingly complex regulatory landscape. Supporting companies that are transitioning to more sustainable, low-carbon futures, is also a core strategy for Mosaic.

We differentiate ourselves through our people, product expertise, integrated claims service, and robust risk management. Our underwriters' deep knowledge and discerning approach set us apart in these chosen niche product lines. Mosaic's teams seek flexible, innovative solutions to challenging threats and our award-winning, digitalized platform ensures an agile response and end-to-end efficiencies.

## Our global ratings

Mosaic's insurance products are underwritten through our global network of service companies and supported by a diversified group of capacity providers, including Lloyd's syndicates and other leading insurance carriers. We manage underwriting, distribution, and claims settlement on behalf of our partners.

Policyholder security is supported through our syndicates—s1609 and s2610—alongside our partners. Like other Lloyd's syndicates, ours do not receive individual ratings. Policies are backed by the collective financial strength of the Lloyd's market, rated by agencies like AM Best, Fitch, and S&P Global. This enables Mosaic to leverage the strength of the Lloyd's balance sheet, the Lloyd's market framework, and the certainty of central settlement.



Syndicates are also assessed internally by Lloyd's, based on key criteria of the market's proven financial resilience and regulatory supervision. These include underwriting profitability, reserving, governance, risk management, reporting, and culture.

We're proud to be part of this distinguished and trusted platform.



Scan to learn more about Lloyd's ratings

# Your environmental claims partner

## Our Claims Philosophy

Mosaic's claims team has a combined cross-border experience in law, underwriting, products, and broking, with a deliberate focus on policyholder-centric procedures and outcome

Appointing law firms only when necessary & ensuring information requests adhere to only what's needed

Considering all angles to ensure fair outcomes

Being bold enough to test advice received—and take a different course, if needed

Discussing claims personally with clients and brokers

Ensuring engaged experts understand and adhere to Mosaic's philosophy

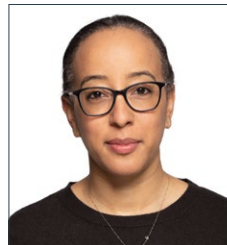
Full integration with underwriting teams throughout the policy lifecycle

Fostering relationships with policyholders before a claim arises



**Thomas Duggan**  
Head of Claims, Americas  
& Head of Claims,  
Environmental Liability  
New York, NY

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. Tom previously served as head of environmental claims for Liberty Mutual and Ironshore and held various roles in environmental claims and underwriting at Zurich and AIG. He began his legal career as an assistant district attorney in the Brooklyn District Attorney's Office, New York.



**Natalie Graham**  
Global Head of Claims  
Director, Mosaic Europe  
London, UK

With her background in law, underwriting, and broking, Natalie brings a 360-degree understanding of claims and the fundamental importance of fair outcomes to her role at Mosaic. She qualified as an insurance lawyer in 2001 and worked in private practice in the City of London before joining Ironshore/Pembroke Syndicate 4000 as a claims manager in 2010, where she managed a broad spectrum of claims across multiple lines of business. Natalie later served Aon's Global Broking Centre as head of financial, professional & specialty claims, overseeing a cradle-to-grave claims service to wholesale and retail clients globally.

# Site Pollution & General Liability (SGL)



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

### KEY FEATURES



# \$20K

Primary minimum premium

# \$25M

In excess capacity



- Guaranteed cost & deductible GL programs
- Supported and Unsupported follow-form excess capacity
- Comprehensive & customizable site pollution coverages
- Available on a surplus-lines basis

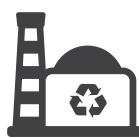


Available to both retail and wholesale brokers

### 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

# Contractors Pollution Liability (CPL)



Contractors Pollution Liability (CPL) insurance is vital for construction and service contractors. It addresses environmental risks often excluded from standard general liability policies that could jeopardize a project or threaten your reputation. Mosaic's CPL insurance provides third-party coverage for bodily injury and property damage, full defense outside policy limits of liability, and clean-up arising from contracting operations performed by or on behalf of the named insured.

## KEY FEATURES



# \$25M

In capacity

# \$10K

minimum premium



- Multi-year practice policies available
- Project-specific policies including OCIP and CCIP available, with flexibility to match project term + statute of repose
- 100% 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



Legal costs



Clean-up costs



Emergency costs



Crisis-management costs



Decontamination costs

## BUILT-IN ENHANCEMENTS

- Waste disposal coverage grant
- Transportation 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
- Deductible decreased by 50% (up to \$50,000) for claims resolved through mediation
- Definition of work site affirmatively includes staging areas
- Definition of pollutant affirmatively includes mold, legionella, silt and sediment
- No base policy exclusion related to professional liability

## AVAILABLE ENHANCEMENTS BY ENDORSEMENT

- Affirmative pollution coverage for cyber acts
- Site pollution liability claims-made coverage extension
- Blanket & project-specific policies (OCIP & CCIP)
- Premium credit for linking of limits between CPL/ SPL
- Completed operations long-tail coverage
- Expanded builders risk coverage for microbial clean-up resulting from water damage, weather events, fire and more – with no requirement for direct link to contracting operations

# Site Pollution Liability (SPL)



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



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Wide geographical reach with nine underwriting hubs

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## RISK COVERAGE



Bodily injury



Property damage



Clean-up costs



Crisis-management costs



Business interruption loss



Legal costs



Emergency costs



Decontamination costs

## Underwriting



### JIM FINNAMORE

Global Head of Environmental Liability  
London, UK  
+44 (0)7928 455 654  
[jim.finnamore@mosaicinsurance.com](mailto:jim.finnamore@mosaicinsurance.com)



### DAN WEBER

SVP, Environmental Liability  
Philadelphia, PA  
+1 609 468 6699  
[dan.weber@mosaicinsurance.com](mailto:dan.weber@mosaicinsurance.com)



### KAREN REILLY

Head of US, Environmental Liability  
Atlanta, GA  
+1 678 314 4249  
[karen.reilly@mosaicinsurance.com](mailto:karen.reilly@mosaicinsurance.com)



### PATRICK ENDERLIN

VP, Environmental Liability  
Chicago, IL  
+1 917 562 6005  
[patrick.enderlin@mosaicinsurance.com](mailto:patrick.enderlin@mosaicinsurance.com)



### TAYLOR DENIER

SVP, Environmental Liability  
Philadelphia, PA  
+1 215 720 6380  
[taylor.denier@mosaicinsurance.com](mailto:taylor.denier@mosaicinsurance.com)



### MELISSA SWEENEY

VP, Environmental Liability  
New Orleans, LA  
+1 678 634 8817  
[melissa.sweeney@mosaicinsurance.com](mailto:melissa.sweeney@mosaicinsurance.com)



### MAUREEN DOMENICONE

SVP, Environmental Liability  
Boston, MA  
+1 617 372 1234  
[maureen.domenicone@mosaicinsurance.com](mailto:maureen.domenicone@mosaicinsurance.com)



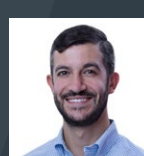
### VESTA ZAVISTAUSKAITE

VP, Environmental Liability  
Boulder, CO  
+1 312 434 8288  
[vesta.zavistauskaite@mosaicinsurance.com](mailto:vesta.zavistauskaite@mosaicinsurance.com)



### PATRICK GRASSL

SVP, Environmental Liability  
Boston, MA  
+1 917 596 8513  
[patrick.grassl@mosaicinsurance.com](mailto:patrick.grassl@mosaicinsurance.com)



### IRAJ DEHNAVI

AVP, Environmental Liability  
Atlanta, GA  
+1 770 722 9651  
[iraj.dehnavi@mosaicinsurance.com](mailto:iraj.dehnavi@mosaicinsurance.com)



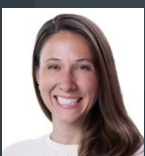
### MAX HORN

SVP, Environmental Liability  
Philadelphia, PA  
+1 215 740 3601  
[max.horn@mosaicinsurance.com](mailto:max.horn@mosaicinsurance.com)



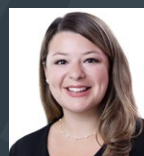
### RYAN GRUBER

AVP, Environmental Liability  
New York, NY  
+1 646 276 2964  
[ryan.gruber@mosaicinsurance.com](mailto:ryan.gruber@mosaicinsurance.com)



### NOELLE MACDONALD

SVP, Environmental Liability  
New York, NY  
+1 732 501 9020  
[noelle.macdonald@mosaicinsurance.com](mailto:noelle.macdonald@mosaicinsurance.com)



### SOPHIA TERZULLI

AVP, Environmental Liability  
New York, NY  
+1 929 738 0296  
[sophia.terzulli@mosaicinsurance.com](mailto:sophia.terzulli@mosaicinsurance.com)



### ROB STEDMAN

SVP, Environmental Liability  
New York, NY  
+1 631 707 3274  
[rob.stedman@mosaicinsurance.com](mailto:rob.stedman@mosaicinsurance.com)



### KNAQUAN HAMPTON

Analyst, Environmental Liability  
New York, NY  
+1 347 360 8475  
[knaquan.hampton@mosaicinsurance.com](mailto:knaquan.hampton@mosaicinsurance.com)



Meet our  
Environmental Liability team



@mosaic1609

[mosaicinsurance.com](https://mosaicinsurance.com)