

## SAFEGUARDING YOUR BUSINESS ENVIRONMENT

Environmental incidents can deal a crushing blow to even the healthiest of businesses, causing irreparable damage to their reputation and bottom line. With so much at stake, it is imperative to work with a consultative partner that has the technical expertise to guard against these far-reaching risks.

## Pollution Liability Insurance

The Environmental Group of Alliant Insurance Services serves as a trusted advisor to a broad range of companies facing environmental risks. Our vast technical knowledge and breadth of expertise enable us to strategically deliver risk-transfer insurance at cost-effective premiums for a broad spectrum of pollution exposures and circumstances.



# YOUR SHIELD AGAINST ENVIRONMENTAL RISK

The Environmental Group is a seasoned team of experts built on specialized market knowledge, exceptional underwriter relationships, and an unwavering commitment to client satisfaction. As one of the industry's most robust and experienced environmental teams, we have extensive experience shielding clients against the two primary types of environmental risk:

 Operational Risk—The possibility of an unexpected or unintended pollution event that can create an adverse financial consequence to the parties found liable and encompasses virtually all industry classes. Transactional Risk—Environmental liability, real or perceived, that may create exposure for buyers, sellers, acquirers, divesting parties, bankrupt entities, or developers. These types of events, even if isolated, can be catastrophic to the stakeholders involved.

#### AVAILABLE COVERAGE

The broad range of environmental risks requires the deployment of insurance solutions that are flexible and comprehensive. The Environmental Group offers the following coverage, designed to provide greater security amid vast uncertainty:

- Site Pollution Legal Liability—Provides clean-up/remediation expense, bodily injury, property damage, and related legal defense obligations for both pre-existing and new conditions on a claims-made policy form and may also include coverage for:
  - Disposal site liability
  - Transportation
  - Business interruption
  - Property damage
  - Indoor air quality
  - Lender/mortgage liability
  - Clean-up cost cap or remediation stop loss for "known" conditions

 Contractors Pollution Liability—Provides clean-up/remediation expense, bodily injury, property damage, and related legal defense obligations for an occurrence/ claims-made policy form.

### ALWAYS TRUSTED. ALWAYS PRESENT.

Alliant's Environmental Group is more than an insurance provider. We are a trusted consultant and advisor that will navigate you through the myriad environmental risk facing your organization and deliver innovative insurance solutions that safeguard your long-term viability. In your industry, risk is always present. It's heartening to know that the same is true of Alliant.

# ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

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