ENVIRONMENTAL LIABILITY

Organizations of all sizes face an entirely new world of risk today. Allied World understands that risk management is a core element of any approach to specialty insurance. We can provide access to effective risk management and loss control programs and tools to help avoid or mitigate losses during the coverage period and beyond. Many of these value added services are offered free of charge to our policyholders.

RISK MANAGEMENT SERVICES

Depending on the type of coverage, these services may include:

- Environmental Risk Assessment:
 Allied World is focused on helping its environmental policyholders identify areas of potential liability and providing risk reduction strategies. Our risk management expertise allows us to closely examine an organization's existing risk management programs and protocols and identify potential gaps and areas needing improvement. Environmental risk assessments are performed by a nationally recognized vendor with oversight by Allied World.
- Environmental Helpline: We offer access to information regarding Environmental Health & Safety (EH&S) issues, regulatory matters, industry best practices, enforcement proceedings, etc. The helpline is available 24/7 and all calls are generally responded to within 24 hours.
- Quarterly Whitepaper: A quarterly electronic whitepaper that covers timely and important EH&S issues such as new and pending regulations and standards, emerging technologies and procedures, cost saving measures, and industry best practices.

- Emergency Environmental Response:
- Allied World provides access to emergency response services for our environmental policyholders. Allied World insured policyholders benefit from 24/7 access to a toll-free hotline dedicated to the rapid response of your environmental emergencies. This value-added enhancement of access to an industry leading team of environmental clean-up specialists helps insureds control damages, mitigate environmental losses and resolve the situation as efficiently and effectively as possible.
- Flash Bulletins: Summary descriptions and details, with appropriate references and citations, of new or revised EH&S regulations, standards, requirements, and guidelines, as well as related, critical and timely information affecting the healthcare industry are distributed to policyholders in the form of electronic Flash Bulletins. These bulletins are sent on an as-needed basis due to the time-sensitive nature of the material.
- Additional Custom Designed Risk Management/Loss Control Services:
 These programs may include, but are not limited to, training courses and certifications, environmental compliance consultation services, and waste management program assessments.

24/7 WEB-BASED TRAINING

Policyholders have access to a single source, web-based training library offering over 700 discounted workplace health and safety courses coupled with an automated tracking, reporting and certification process tailored to their business. To learn more, visit alliedworld.puresafety.com.

CONTACTS

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RISK MANAGEMENT

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, AG ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed agents and surplus lines brokers. Actual coverage may vary and is subject to policy language as issued. Risk Management services are provided by or arranged through AWAC Services Company, a member company of Allied World. © Allied World Assurance Company Holdings, AG. All Rights Reserved. November 2015.

Rated "A (Excellent)" by A.M. Best Company Rated "A (Strong)" by Standard & Poor's Rated "A2" by Moody's