

# ENVIRONMENTAL COMMERCIAL UMBRELLA POLICY

At Allied World, we take a different approach to insurance. We understand that our clients are unique and deserve more than generic liability coverage. Our specialized Environmental Commercial Umbrella Policy is designed to cover traditional general liability, auto and employers liability exposures as well as environmental exposures from the insured's premises, operations and products.



## PRODUCT HIGHLIGHTS

Allied World's policy provides true umbrella coverage attaching over an insured's general liability, employers liability and auto liability policies. In addition, the policy provides bodily injury, property damage, environmental damage and emergency response expense for pollution incidents arising from facility operations, products liability, non-owned locations and transportation where that coverage is in the primary policy.

## CAPACITY

- \$25 million per occurrence/claim
- \$25 million aggregate

## PAPER

Available on a surplus lines basis

## EMERGENCY ENVIRONMENTAL RESPONSE

Allied World provides emergency response services to our environmental policyholders, including 24/7 access to a toll-free hotline dedicated to the rapid response of your environmental emergencies. This value-added 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.

## TARGET INDUSTRIES

Manufacturing, Distribution and Processing, including but not limited to:

- Adhesives/Sealants/Caulking
- Aerosol Containers/Fillers
- Asphalt
- Chemicals/Solvents
- Coatings/Paints
- Container/Drums
- Electrical/Electronic Parts
- Electroplating
- Fertilizer Dealers/Distributors
- Foundries
- Liners/Membranes
- Lubricants/Oils
- Metal Goods
- Plastic/Rubber Goods
- Quarries
- Resin
- Storage Tanks
- Textiles
- Waxes/Polishes
- Waste Treatment/Storage/Recycling/Disposal

## SUPERIOR CLAIMS HANDLING

We strive to provide the best customer experience in the business. We are committed to keeping the lines of communication open and assign a dedicated claims representative to each case. We work swiftly and in good faith to resolve all claims promptly.

## FINANCIAL STRENGTH

We believe that our "A" (Excellent) rating from A.M. Best, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

## CONTACTS

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A FAIRFAX Company

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, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.