

Environmental



Our underwriting team provides a full suite of specialist insurance products designed to protect businesses and their directors and officers against existing and emerging environmental risks and liabilities. Our products are tailored to the specific exposures associated with industrial and commercial operations; mergers and acquisitions; construction projects; property developments, transactions and investments; and lending.

Operational Environmental Insurance

Our Business and Premises Environmental Insurance policies protect companies against liabilities and costs resulting from pollution (sudden or gradual) or environmental damage caused by their operations.

Our clients operate in numerous sectors including: manufacturing; oil and gas; electricity generation and distribution; water utilities; waste management; construction; mining and quarrying; transportation and storage; real estate; healthcare; education; agriculture and banking.

Transactional Environmental Insurance

Our unique Transactional Environmental Insurance policy protects buyers and/or sellers against financial losses arising from breaches of environmental representations and warranties, or legal liabilities for historic pollution. Our clients include private equity, government bodies and trade buyers/sellers involved in share transactions, property transfers or privatisations.

Contractors Environmental Insurance

Our Contractors Environmental Insurance policies cover contractors, subcontractors and/or their clients for pollution losses resulting from specified work activities. Coverage is available for individual projects or on a blanket basis.

We provide cover on a diverse range of public and/or private projects, from oil & gas exploration and development, asbestos abatement and facility management to harbour dredging, construction of ports, bridges, roads, railways, mines, dams and airports, and contaminated land remediation.

We also offer the following coverages separately or as extensions to our core products.

- **Transportation:** Environmental coverage is available for companies that transport raw materials, products or waste, or engage others to do so on their behalf.
- **Products:** We offer pollution liability cover for a broad range of products.
- **Waste Liabilities:** We provide cover for pollution liabilities stemming from an insured transferring its waste to a third party-owned landfill, treatment or recycling facility.

We offer coverage on a worldwide basis for companies domiciled in the UK, continental Europe, the Middle East, South America, Canada or Asia-Pacific. This can be provided either on an insurance or facultative reinsurance basis.

In addition to open-market business, our underwriters work with selected specialist coverholders to offer market-leading environmental products and facilities in our target territories.



Jim Finnamore

Head of Environmental

Tel: +44 (0)20 3535 8172

Mob: +44 (0)7834 740615

Email: Jim.Finnamore@channel2015.com

The Channel Syndicate

10 Lime Street

London EC3M 7AA

David Barr

Senior Underwriter

Tel: +44 (0)20 3817 5050

Mob: +44 (0)7557 431305

Email: David.Barr@channel2015.com

Will Campbell

Underwriter

Tel: +44 (0)20 3817 5069

Mob: +44 (0)7525 590161

Email: Will.Campbell@channel2015.com



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