

## Enviropro Australia



Environmental exposures can come from all types of businesses, from large organisations to an SME.

Traditional environmental insurance policies have been developed with large complex clients in mind, often leading to complicated policies and information requirements which are not suited to the needs of the average Australian business.

With clients in mind, AIG has developed Enviropro – an innovative insurance product aimed at making environmental coverage more accessible for SMEs.

### Benefits

- Enviropro is designed to plug gaps in cover from traditional insurance policies, such as Property Industrial Special Risks (ISR) and General Liability policies.
- The policy is a simplified, easy to read wording, designed for SME clients.

### Policy Coverage

- Enviropro can cover your client for legal liability and emergency response costs for an environmental loss that could stem from their daily business operations.
- The policy is designed to cover unintended or unexpected operational pollution conditions, which may arise from gradual or sudden & accidental pollution conditions that take place after the retroactive date of the policy.
- On-site and Off-site Clean-up Costs, Third Party Bodily Injury and Property Damage cover is provided within the terms and condition of the policy.

### Target Industries

- Manufacturing
- Transportation
- Sports clubs – such as golf clubs
- Real estate

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## Environmental Insurance vs Traditional Insurance Policies

Incident Example	Typical General Liability	Typical ISR Property	Enviropro
Firefighting run-off leading to third party clean up	Yes	No	Yes
An above ground tank leaks gradually over time, leading to contamination	No	No	Yes
The environmental protection agency issues a notice of clean-up against the insured for an offsite incident	No	No	Yes
A sudden & accidental leak of an above ground tank within the boundaries of the insured's premises	No	No	Yes
Firefighting run-off leads to contamination on the insured's premises	No	Depends – you need to consider the definition of 'Removal of debris'	Yes

The above are examples only. Incidents and policy terms vary, and cover will depend on the terms of the particular policy.

### Client Discussion Points

When you are next discussing the exposures and risks that your clients face, consider:

- Exposure – What environmental exposures do my clients face?
- Coverage – What cover do they have under their traditional insurance policies?
- Environmental – Should the client consider purchasing an environmental policy to cover them appropriately?

### Want to find out more?

To find out more about Enviropro, simply contact:

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