



## Environmental Liability

Specialized environmental coverage  
for a constantly changing world.



**Liberty Specialty Markets Latin America**

## All companies can cause or induce further environmental damage.

Preservation and protection of the environment, is a guiding principle for every organization, which are also governed by modern world laws. However, these laws are also rapidly evolving and forcing new regulations, penalties, and fines for companies that may cause damage, either intentionally or by omission.

Because of society's collective awareness and the impact that industries have on the fragile environment have made environmental liability a hot topic among companies, governments, and individuals.

However, many companies have not yet updated their production and risk control systems to the new legal framework. They've dangerously relied on limited environmental coverage, provided by general liability insurance, which can jeopardize the economic stability of organizations, their clients and shareholders.

### Product definition:

**Liberty's** Environmental Liability insurance provides comprehensive and integral protection that covers those sums that the insured becomes legally obliged to pay for claims associated with pollution caused by their operation activities.



### Coverage scope:

- Claim compensation for bodily injury and damage to third-parties' property.
- Coverage per event: sudden, accidental or gradual.
- Commercial activities, including transportation.
- Coverage for services provided out of the insured premises.
- Coverage for investigation, legal expenses and transaction costs.
- Expenses for cleaning inside and outside insured's premises.
- Up to 60 months of coverage for construction projects.

## How important is Environmental Liability insurance?

Environmental laws are relatively new, and have enjoyed the privilege of having fresh, current, and modern regulations that gather substantial evidence about the environmental impact a company can cause. In this sense, companies that, by action or omission, are involved in environmental damage, not only face a third party that has the unlimited governmental support, but also a robust regulatory framework, an ever-increasing sensitive society, and customers who embrace the idea of dealing with socially responsible organizations.

Therefore, having adequate insurance protection in this matter can mitigate any impact in cost or expenses for damage that may occur. Not only does this affect the financial landscape, but can change the long run sustainability of the company. It is also a mistake to think that the bigger hazards are associated with large corporations; medium and small companies can also have the potential to cause damage to the environment.

## We are prepared to provide you a solution.

At **Liberty**, we are aware of the dynamics that govern our industry. Quick replies and efficient solutions are critical to responding to our clients' needs. A highly qualified team with high business acumen can provide coverage to a broad spectrum of activities; in addition to the support and experience that comes from being an undisputed leader in the industry for over 100 years.

## Business classes.

**Liberty** participates in a broad variety of the economy's business segments, including industrial, commercial, service and governmental. Some of our preferred activities include:

### Premises and operations:

- Manufacturing.
- Mining.
- Gas and oil.
- Energy.
- Waste treatment.
- Terminal operators.
- Fuel distribution and storage.
- Commercial real estate.
- Food and beverage.
- Pharmaceuticals and chemical products.

### Contractors' activities:

- General and specialized contracts.
- Environmental contracts.
- Maintenance contracts.
- Contract administration (industrial, institutional, commercial and general).

### Transportation activities:

- Transportation of waste.
- Transportation of supplies for logistics.
- Transportation of commodities.
- Transportation of chemical products and oil in bulk.
- Equipment transportation.

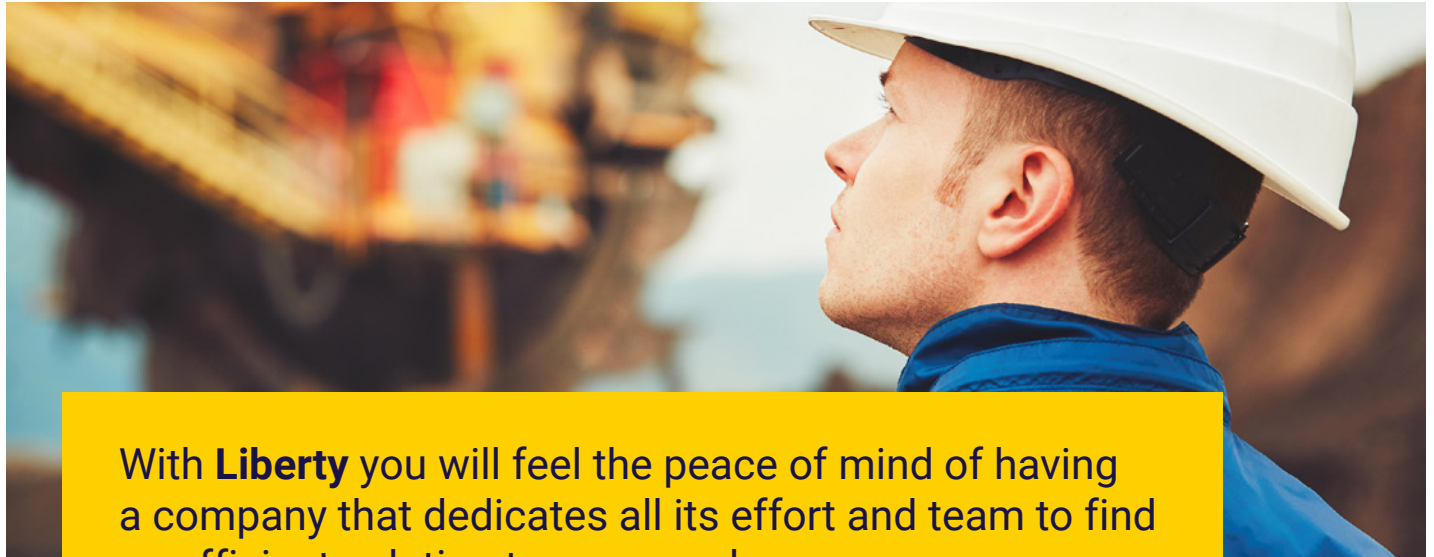
## What can you expect when working with us?

- A highly experienced underwriting team with a deep understanding of the product.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.

Having a clear understanding in the local regulatory framework and the market makes the Liberty team your best ally.



## Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

## Solutions for your industry.

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