



Environmental

Integrated environmental risk management

A pioneer in the environmental insurance marketplace, AXA XL delivers exceptional service, environmental expertise, innovative products, and a commitment to the marketplace. We provide tailored solutions combining underwriting, risk engineering and specialized claims management.

Coverage

Pollution

- Pollution and Remediation Legal Liability (PARLL) coverage for loss, remediation expense and legal defense expense for sudden and gradual pollution conditions
- PEACE (Protective Environmental Asset Coverage Enhancement): Protects lender's financial interests against losses from loans at fixed-facilities as a result of sudden and gradual pollution conditions
- Contractor's Pollution Legal Liability (CPL) coverage for liability due to pollution conditions arising from operations performed by or on behalf of the insured

Professional

- Professional and Contractor's Pollution Legal Liability (PCP) coverage for Insured's professional loss due to a claim resulting from an act, error or omission in the rendering of or failure to render covered professional services

Property & Casualty

- Commercial Automobile Liability and Physical Damage
- Commercial General Liability
- Property
- Umbrella
- Workers' Compensation (for select classes of business)

 Insurance



Capacity (in USD)

Pollution

- Claims made: 50M
- Occurrence: 25M

Professional

- Claims made: 25M

Property & Casualty

- Commercial Automobile Liability
 - Typical limit: 1M
 - Commercial General Liability
 - Typical limit: 1M/2M
 - Umbrella
 - Typical limit: 5M-15M
- Workers Compensation (for select classes of business)
 - Statutory
 - Property
 - Typical TIV up to 50M, higher TIV may be arranged

Client profile (P&C available as noted)

- Environmental services industry including consultants, contractors and laboratories (P&C)
- Construction businesses including general contractors, construction managers, design/builders, and specialty trade contractors
- Property owners – public and private
- Developers/redevelopers
- Manufacturing and other industrial operations
- Educational facilities
- Energy facilities
- Financial Institutions, banks and lenders
- Real Estate Investment Trusts (REITS)
- Recreational and hospitality facilities
- Retailers
- Transportation companies
- Waste firms and recyclers (P&C)
- Hazardous and bulk material haulers (P&C)

Capabilities

- Underwriters, Risk Engineers and Claims professionals with technical degrees, industry experience, with an average over 20+ years insurance experience in the industries they serve
- Pollution and Professional Liability both on a claims-made and reported basis, or Pollution on an occurrence basis and Professional Liability on a claims-made basis
- Coverages are customized for the individual needs of AXA XL’s clients
- Risk engineering: A broad range of services are available to minimize losses and protect your profitability including risk analysis, tailored training programs (environmental, mold, spills, contracts, etc.), and written program review
- Claims service: Specialized in-house claims handling with cost effective solutions for litigation and remediation issues to minimize the overall financial risk associated with an incident
- Emergency response services: ONCALL, a nationwide claims hotline available 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation

Why AXA XL

- No. 1 P&C commercial lines platform worldwide*
- Offering more than 30 lines of products in Casualty, Property, Professional, Financial Lines and Specialty to clients in over 200 countries
- Financial strength: AXA XL’s core operating insurance and reinsurance companies have one or more of the following financial strength ratings: A.M. Best A+, S&P AA-

Longevity: 35+ years in the specialized environmental insurance market

Expertise: Integrated and experienced underwriting, risk consulting and claims handling

Innovation: Developed some of the first pollution insurance policies and we’re still creating



Contact AXA XL’s Environmental team

Denali Marlane

Head of Pollution Sites
415-519-6699

Joseph Catanese

Head of P&C
610-968-9226

Marcy Zeichner

Head of Pollution Services
610-968-9474

Andrew Tartaglia

UW Manager Canada
+1 647-208-6397

*No. 1 declaration is based on 2023 revenues for AXA XL and AXA GI commercial business

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