



XL Insurance

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
- Real Estate Lenders Policy (RELP) first- and third-party pollution coverage and mortgage impairment insurance for lenders who hold title, operating interest or contingent ownership of property
- 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)



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-

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



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

Marcy Zeichner, Head of Pollution Services, 610-968-9474

Joseph Catanese, Head of P&C, 610-968-9226

Andrew Tartaglia, UW Manager Canada, +1 647-208-6397

axaxl.com

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