

# Let's Talk Environmental Insurance: Desk Guide

Keep this Desk Guide handy as a resource for all things environmental insurance!



## What is Environmental Liability Insurance?

- Environmental insurance is intended to fill the coverage gaps created by pollution exclusions in general liability and property insurance policies.
- Since the 1970s, many state and federal pollution laws have been created to help protect the environment and create liability standards for environmental cleanups.

## Why is Environmental Liability Important?

- While environmental issues may occur less frequently, they are often massive, expensive, and complex. Within essentially every industry, there is at least one pollution exposure which means that the environmental liability insurance industry is constantly evolving and growing.
- Too many policyholders assume that the pollution coverage in general liability (GL) policies provides sufficient protection, when in fact there is limited to no coverage for pollution.
- As landlords, attorneys, and lenders are increasingly requiring pollution coverage (e.g., lease agreements, transactions, loan requirements), it's vital as a broker to present environmental liability insurance options to your clients in order to help protect against possible future E&O claims.

## Our Products



Premises  
Liability  
(PRE)



Commercial  
Lender  
(LEN)



Indoor Air  
Quality/Mold  
(IAQ)



Closure &  
Post Closure  
(CPC)



Excess  
(EEL)



TankAssure  
Program  
(STP)



Contracting  
Services  
(CSE)



Contracting  
Services  
Project Specific  
(CSP)



Professional  
& Contracting  
Services  
(PCM)




Products  
Pollution  
(PPC)



View Full  
Product  
Guide

## Broker Resources

- **Broker Toolkit:** Your one-stop shop for access to all the educational materials needed to market environmental insurance to your clients. Register now! → 
- **Discover What We Cover Podcast:** The Environmental Division has launched a podcast for environmental brokers! Our episodes cover numerous topics ranging from industry trends to environmental insurance FAQs
- **Claims Scenarios Library:** Be ready when life happens. These real situations illustrate the variety of environmental exposures that could just as easily have affected your customers! Use these to assist you as you discuss your risk management strategy with clients.
- **Riskopolis Series:** Environmental's Riskopolis Series uses an interactive, illustrative platform to provide examples of the variety of exposures, specific to your client's operations, that may be financially threatening to businesses.
- **Environmental Insider:** The newsletter was created for brokers like you, as a source of ideas and innovations to help you grow your business.
- **Product Video Series:** These videos illustrate how obtaining a policy from Great American can halt environmental protection concerns by providing a clear, consistent, and competitive solution.

## Claims Handling

We are proud to provide the technical expertise needed for every claim situation with the personal attention, professionalism, and responsiveness every client deserves.

- With a combined average of 20 years of environmental litigation experience, all members of our claims department are attorney-licensed adjusters in all states that require licensing.
- Our claims team is prepared to provide the resources, guidance, and tools needed to help mitigate a financial loss, deliver prompt communication throughout the claims process, and produce the best achievable outcome.
- When your client reports a potential claim, they will automatically be assigned a claims professional who will handle all their claims needs, ensuring that your client is receiving personalized attention throughout the entire claims process. Your client will be on a first-name basis with their claims representative!
- Our insurance professionals move quickly and surely in the event of a crisis. In the event of an emergency spill, contact our **Response & React (R&R) Program**, our 24-hour response service, at (800) 340-3399. For more information, visit the QR code below.



## Risk Engineering

We provide risk control services to current and prospective insureds through our in-house risk engineering team alongside a network of specialty vendors, representing diverse capabilities and experience in a variety of environmental areas.

- Create and conduct trainings for issues relating to mold, legionella, ACM/LBP, environmental regulations, and Phase I & II awareness.
- We can assist in assessing remediation costs and strategy reviews, and environmental reserve evaluations.
- Our team can help with developing management plans, implementation of management plans, and follow-up auditing to ensure compliance with regulations on the following:
  - > Water Management Plan (Legionella Prevention)
  - > Contractors' Water Intrusion Management Plan
  - > (Mold Prevention)
  - > Storm Water Plans and Best Management
  - > Practices
  - > Mold and Microbial Matter
  - > Asbestos and Lead Paint
  - > Spill Control and Countermeasure (SPCC) Plans

## Communications & Marketing

With a long-standing commitment to providing the support and service you deserve, it's our priority to offer expert guidance and helpful marketing resources to assist you in best serving your clients.

- Our team provides numerous marketing materials to assist you in further explaining our capabilities, products, and services. We also offer a co-branding service, allowing you to customize marketing resources.
- To stay up to date on the current happenings within the industry, we publish a quarterly newsletter, *Environmental Insider*, with a free subscription.
- For access to all our environmental insurance educational and marketing resources, we encourage you to sign-up for our Broker Toolkit.
- As a means to show our appreciation, we have created a broker rewards program, GREAT AMERICAN REWARDS, which allows you to opt-in if applicable to receive a gift card. Scan the QR code below to learn more or opt-in!



*If you have any direct marketing requests, please contact  
EnvironmentalMarketing@GAIG.com*