

# ENVIRONMENTAL INSURANCE SOLUTIONS

In the world of environmental insurance, insuring a risk goes far beyond having access to a particular market. Understanding the ever changing legal and regulatory issues that impact an insured's liabilities can be a confusing and time consuming task. Risk management and the exposures specific to an insured's operations are far more complex than premises and products liability considerations. Interpreting the policy provisions, pollution coverage limitations, and extensions of coverage makes a considerable difference in how and if a policy will respond to a claim scenario.

## USG ENVIRONMENTAL

Our environmental team is experienced in placing both common and complex environmental exposures. We know the marketplace, we understand the coverage and know how to develop a solution that addresses the exposures. Some of the value added services we offer:

- Review of your clients current policies to determine gaps in coverage.
- Develop solutions to address the exposures that are specific to your insured's operations.
- Coverage discussions to assist in educating your insured about their legal liabilities, their potential for loss, and coverages you have incorporated into an insurance solution to address these exposures.
- Coverage comparisons outlining the advantages of quote options of competing products.
- Long standing carrier partnerships to provide broad coverage with competitive pricing.



USG offers coverages specialized for this industry including:

- Site Pollution including Onsite and Offsite Clean Up
- Manufacturers & Distributors
- Environmental & Non Environmental Contractors
- Environmental Consultants
- Testing Labs
- Pollution in Transit / Transportation Pollution / Hazardous Trucking
- Waste Management and Recycling
- Tank Liability
- Oil & Gas
- Healthcare & Medical Facilities
- Underground & Above Ground Storage Tanks
- Chemical Distributors & Manufacturers
- Brownfield Redevelopment
- Refuse Haulers

The screenshot shows the 'Products Guide' section of the USG website. It features a header with the USG logo and a roller coaster image. Below the header, there are sections for 'CONTACT', 'SPOTLIGHT', and 'ENVIRONMENTAL'. The 'ENVIRONMENTAL' section includes links for 'Commodity Pollution Liability', 'Site Specific Pollution', 'Restoration Contractors', 'Asbestos Abatement', 'Oil Remediation', 'Storage Tanks', 'ASTM/ISVTS', and 'Liquid Propane Gas Facilities'. There are also sections for 'New Programs: Religious Institutions' and 'Download Environmental Product Liability Brochure'. At the bottom, logos for AAU, SIPS, IBFS, Rotoins, and AIA Australia are displayed.

WE SUCCEED WHEN YOU SUCCEED and take great pride in playing an integral part in the growth of your agency to develop a book of business together. We will do everything we can to provide you with knowledge, products, and support to not only place, but retain your environmental business.

We look forward to working with you.

### Elizabeth G. Pullen

Producer/Broker: Environmental Division

Satellite Office—Baltimore, MD  
1000 Town Center Way, Suite 300  
Canonsburg, PA 15317

d: 724.754.9091 f: 724.265.5751

e: [epullen@aauins.com](mailto:epullen@aauins.com)  
[www.usginslink.com](http://www.usginslink.com)

CA License #0I48788

Visit our website to sign up to learn more about USG's Environmental product.