



This information is intended for insurance brokers and other insurance professionals.

Environmental Liability Elderly Homes Solution

Protects elderly homes and healthcare centers against environmental risks



Environmental problems and coverages

Of course, we hope that it never happens to your clients, but if they ever do fall victim to an environmental incident, you want to be sure that your client has an insurance policy that offers the right coverage.

Environmental Liability Elderly Homes Solution offers extensive coverage policies for the consequences of an environmental incident. We will explain a few for you:

Exposure	Potential Environmental Concern	Coverage
Indoor air quality including mold and legionella	<ul style="list-style-type: none"> ✓ Patients and residents may be at an increased risk of exposure to indoor air contaminants due to the length of their stay at the facility and the current state of their immune system including those associated with the operation of the HVAC system. 	The policy specifically addresses a variety of indoor air exposures such as legionella pneumophila and fungus as toxic mold.
Storage & disposal of medical & non-medical waste	<ul style="list-style-type: none"> ✓ Improper storage, handling, or preparation of hazardous drugs may lead to accidental spills and leaks that require immediate action. ✓ Waste generated may be contaminated with drugs or pathological agents. 	Coverage is available for the clean up of pollution conditions, bodily injury, and property damage including emergency response costs allows an insured to quickly respond to a pollution condition that requires immediate action.
Fuel storage for central heating or emergency generators	<ul style="list-style-type: none"> ✓ Tanks for fuel storage are a necessity in the event of a power outage or for central heating; however, unintentional spills or leaks could cause contamination to soil and groundwater. 	Clean up costs, property damage and bodily injury are included in the policy form: underground storage tanks (usts) can be scheduled by endorsement to the policy.
Dry cleaning & laundry	<ul style="list-style-type: none"> ✓ Drinking water pollution by volatile organic compounds (VOCs) or other contaminant (soap and detergent) can be caused by improper wastewater disposal from a dry cleaner and laundry service. 	Our policy provides coverage for third party bodily injury and property damage claims resulting from pollution conditions as well as accidental and gradual pollution.

Coverages

- > **Sudden and accidental** and **gradual pollution**: our environmental policies do not distinguish between sudden, accidental and gradual pollution. They cover both
- > **Clean up costs** of pollution on your **own site** as well as clean up costs of pollution that has migrated from your site and incurred to **Third party**. Clean up costs include mitigation and restoration costs
- > **Third party bodily injury and property damage** resulting from both sudden and accidental and gradual events
- > **Biodiversity damage**: primary, complementary and compensatory remediation of land, water or protected species and habitats
- > Third party exposure to indoor air quality issues such as **mold** or **legionella pneumophila**

Main exclusions

There are situations in which we do not reimburse for damages, the so-called exclusions. We will list a number of such situations:

- Intentional acts committed by others than employees
- Fines and penalties
- Nuclear risks
- War
- Terrorism

PIER: reliable and specialized assistance in environmental pollution or environmental incidents when businesses need it the most



Why AIG?

AIG Environmental is structured to support the market we serve, with dedicated underwriters that offer local knowledge and have the required underwriting authority to deliver creative solutions to our customers.

More than 35 years of **WORLDWIDE EXPERIENCE**

in claims handling

Specialized

PIER EUROPE assistance network

Guidance from beginning to end by

AIG'S EXPERIENCED PROFESSIONALS

Going beyond insurance

PIER Europe (Pollution Incident and Environment Response)[®] is AIG's assistance network that provides reliable and specialized assistance in environmental pollution or environmental incidents when businesses need it the most. PIER Europe helps clients to resume their normal activities while limiting the costs associated with remediation measures and potential liability.

PIER Europe:

ASSIST

the insured in setting up an emergency team

Available in

32 COUNTRIES

local consultants and contractors mobilizing to help clients draw up remediation plans, limit damage, manage the public impact of the incident and start the clean up

Policyholders are automatically involved in the

PIER PROGRAM

There are no additional charges

PIER Europe hotline:

**24/7
AVAILABLE
at +44 (0)1273 400965**

Claims service

AIG is a global organization that has extensive knowledge in the field of environmental insurance. With an experience of over 25 years in North America and 10 years in Europe, our team in charge of the environmental claims has the technical expertise to manage more and more complex claims. Typically for the Environmental damages is that they are very complex and require a careful and thorough approach. Our claims department will support you throughout the process.

Contact

Stijn Thonnon

Head of Environmental Liability Belux
Direct Line : + 32 2 739 90 39
stijn.thonnon@aig.com

Julien Deladriere

Underwriter Environmental Liability
Direct Line : + 32 2 739 92 31
julien.deladriere@aig.com



www.aig.be

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