

# OneBeacon Environmental: **enviro@vantage** Targeted solutions from Environmental Risk Experts.



**Expertise, service, financial strength. All things you expect from your insurance company.** But at OneBeacon Environmental, we're more than just underwriting experts. We're environmental risk specialists who understand your business and the unique risks you face. **Our business is protecting yours.**

#### Products & Coverages

- Commercial General Liability
- Contractors Pollution Liability
- Transportation Pollution Liability
- Non-Owned Disposal Site Liability
- Short-Term Environmental Premises Liability
- Onsite, Offsite and Third Party Bodily Injury/Property Damage Environmental Premises Liability
- Products Pollution Liability
- Follow-Form Excess
- Business Auto



Environmental risks can create unique challenges for your business. OneBeacon understands these challenges and is exceptionally positioned to deliver risk management expertise — and protection. Stated simply, we can help you reduce your risk and control your bottom line by providing insurance coverages that meet your specific needs.

#### Our target industries include:

##### **Environmental Contractors whose operations include.**

- Asbestos, Lead, Radon and Mold Testing and Abatement
- Storage Tank Installation, Cleaning and Removal
- Crime Scene and Meth Lab Cleanup
- Soil and Groundwater Remediation
- Drilling and Geoprobe (environmental focus)
- Medical and Biohazard Waste Collection and Disposal

##### **Alternative and Green Energy contractors and consultants**

- Solar
- Wind
- Geothermal

##### **Environmental Consultants whose operations include**

- Asbestos, Lead, Radon and Mold Testing
- Site Assessments, Remedial Design and Oversight
- Compliance and Permitting
- Air Testing and Permitting
- Storage Tank Design and Testing
- Wetlands Delineation
- Industrial Hygiene
- Health and Safety Training and Inspections
- Waste Brokering

##### **Analytical Laboratories** (environmental focus)

##### **Operators of landfills, transfer stations, recycling facilities and wastewater treatment**

#### Our specialized focus

on this market ensures that our broad package of coverages address your needs, backed by experienced and dedicated staff and OneBeacon Insurance Group's financial strength.

##### **Program Highlights**

- Ability to tailor coverage
- Low minimum premiums
- Variety of deductible options
- Multi-year policy terms available for select classes
- Project Specific policies available
- Focused on responsive customer service
- Staff with environmental contracting and consulting experience



### About OneBeacon Environmental

OneBeacon Environmental helps businesses reduce their environmental risks by providing a comprehensive package of insurance and risk management products. Backed by OneBeacon Insurance Group's financial strength, OneBeacon Environmental offers targeted solutions and services for policyholders.

### About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. The company's businesses include OneBeacon Professional Insurance, International Marine Underwriters, OneBeacon Accident Group, OneBeacon Entertainment, OneBeacon Energy Group, OneBeacon Government Risks, A.W.G. Dewar (tuition refund), collector cars and boats written through Hagerty Insurance Agency, OneBeacon Technology Insurance, OneBeacon Specialty Property, OneBeacon Property and Inland Marine, and OneBeacon Excess and Surplus Lines.

## Underwriting that works

While an insurance enterprise must respect the fundamentals of insurance, it's more than just crunching numbers. As a partner, we work hand-in-hand with you to learn the intricacies of your business, and offer tailored insurance solutions that make sense.

## Why OneBeacon Environmental?

- **Singular focus.** Understanding environmental risk is not just what we do, but also the only thing we do. Our team includes specialists with deep, focused experience in the environmental industry. We know this business and our goal is to become your go-to market.
- **Relationships matter.** A good insurance policy is incomplete without superior service to support it. From our underwriters to our claims adjusters, we work to get to know you and your particular business so that we can better serve you. Communication is vital now more than ever and it's what sets us apart.
- **Broad coverage.** Environmental risks can create unique challenges for businesses. We've developed a broad package of coverage to help manage your risks more effectively. We're flexible too, and will work with you to determine the best solution to meet your specific needs.
- **Disciplined underwriting:** Our staff of experienced underwriters is dedicated to providing you with quality products through disciplined underwriting. Making sound underwriting decisions is at the heart of what we do each and every day.
- **Financial stability:** a member of OneBeacon Insurance Group, which is "A" rated by A.M. Best, Fitch and Moody's.

## Superior claims service

The environmental industry faces cutting-edge exposures that even proactive risk management can't always protect against. Specialized expertise is needed to keep pace with the claims that may result. OneBeacon provides superior claims service to policyholders with a designated claim group to adjust high exposure claims. From initial loss report to claim resolution, our courteous, experienced claims staff will partner with our insureds. Our team members are directed to make contact with policyholders within one business day of when a claim is received. We conduct timely and thorough claim investigations to provide prompt, accurate determinations of the coverage available for claims.

A policy of insurance is a promise to indemnify in the event of a covered loss. OneBeacon's claims team takes that promise seriously.

*Please refer to the actual policies for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states. This program may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, The Employer's Fire Insurance Company, Homeland General Insurance Company of New York, OneBeacon America Insurance Company, The Camden Fire Insurance Association and Traders & General Insurance Company.*

Visit [onebeaconenvironmental.com](http://onebeaconenvironmental.com) for more information or contact Devin Claypool at 303.531.3812 or [dclaypool@onebeacon.com](mailto:dclaypool@onebeacon.com).

You can also find us on:

