

Underwriting responsiveness in uncertain times

Insurance cover is only as strong as the response it provides. When environmental incidents occur, a strong, prompt response is important. Site pollution, contractor legalities, emergency clean-ups and more – few areas of risk are as complicated.

Complexity and under insurance

Because of the complexity of environmental contamination risk and the broad range of industries impacted, one of the biggest challenges for clients is being aware of, and understanding, their risk exposure, the type of insurance policy they need in place, plus the services required to ensure the best outcome in the event of an incident.

"When thinking of environmental insurance, common examples come to mind, such as companies that handle large volumes of toxic materials and firms involved in waste management. But recent incidents have led to significant environmental consequences for companies of all sizes within the construction, education, manufacturing, hospitality, technology, retail, telecommunications and agriculture industries."

Fiona Priestley, Senior Underwriter, Environmental Impairment Liability

Protection against four potential losses

Liberty's Environmental Impairment Liability (EIL) products help to protect against four potential losses arising from a pollution incident:



1. Clean up costs – can be the main expense and is the cost of removing contaminants and pollutants. It can also include the clean-up of a third-party site, including a waterway or crown land.
2. Costs of mitigation and emergency response.
3. Public relations and crisis containment expenses.
4. Costs incurred through Environmental Protection Authority (EPA) orders, including costs that the EPA incurs itself.

"Many businesses aren't aware that they don't have the necessary coverage, believing that any potential issues – such as pollution related problems – will be covered by their existing insurance products, particularly general liability."

Alan Thorn, Head of Casualty Specialties, Asia Pacific

Keeping on top of Corporate Social Responsibility

Managing environmental risk is increasingly seen as best practice from a corporate social responsibility (CSR) perspective. The risk of reputational damage increases as the Environmental Protection Authority (EPA) are becoming more proactive in their approach to handling environmental risk, changing their relationships with business. We work with organisations to ensure they've got the coverage they need and have a healthy working relationship with the EPA.

Specialised, integrated service and quick incident response

Liberty's service provides an invaluable asset to help businesses evaluate their environmental risk and create a tailored policy to meet their needs. Our highly specialised and empowered environmental team is focused on the delivery of solutions that go beyond our deep technical experience.

- ▶ **Empowered underwriters** – have the authority to provide outstanding on-the-spot service and leverage Liberty's global expertise and capability.
- ▶ **We understand the evolving regulatory environment and emerging issues** – and have relationships with environment experts to understand our clients' obligations, allowing us to move quickly.
- ▶ **We work closely with risk engineering** – to combine our knowledge of the legislative climate, customer insight and technical expertise.
- ▶ **We maintain direct relationships** – by working closely with brokers and fostering direct relationships with clients to better understand their individual needs.
- ▶ **Quick incident response** – that is delivered through dedicated claims specialists, legal, crisis management and specialist environment partners.

Australia based, highly specialised underwriting team

Our specialised Environmental Liability insurance underwriters have the capacity to underwrite a wide range of exposures and are proud of, and recognised for, their prompt and consistent service. They ensure they are part of the process, consulting with brokers and clients to determine whether there is a gap in their exposure and, if so, fill it.

Our claims promise

Our integrated claims service is built on a simple principle: we aim to deliver value by supporting clients at every stage of the relationship.



Working together as one team

Our teams are wholly integrated to ensure that we provide value at all stages of the relationship.



Acting decisively

Clients work with empowered local experts who access world-class tools and services globally.



Paying fairly and dependably

As a company that does the right thing, we have a proven reputation for paying claims fairly and promptly.



Meet the Australian-based underwriting team

Our approach is personal – a single point of contact helps us understand your client's business. We have EIL underwriters based in Melbourne and Brisbane, who travel across Australia to meet face to face with brokers and clients.

If you'd like to discuss EIL further, please contact Fiona Priestley in the first instance. Alternatively, you can contact Alan Thorn.



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Fiona started with Liberty in 2020, working on Environmental Impairment Liability across Australia, and manages our Victorian portfolio. Fiona has 15 years-experience as an underwriter, previously working in New Zealand and London on general liability lines.



Alan Thorn

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Alan manages Liberty's environmental impairment liability portfolio across the Asia Pacific region. He has 16 years of insurance experience working on programs and open market business and has worked in our office in Toronto, Canada underwriting in the Corporate Division.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as its insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 26,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating.

 View our office locations

 Meet our Environmental team members



Connect and join the Liberty conversation

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