

Claims 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.

Specialised service

Our highly specialised environmental team is focused on and equipped to deliver solutions that allow businesses to maintain their strategic direction. During these recovery periods, we assist businesses evaluate environmental outcomes and choose the best path forward.

Claims confidence

In an area that is sensitive and often highly complex, we use the right resource for the right reasons to minimise environmental impacts. Our aim is to limit the environmental impact of any incident while managing reputational damage.

- ▶ **We provide practical guidance** - to help assess risk and clients' readiness to respond to an incident.
- ▶ **We respond quickly and efficiently** - to pollution events and environmental releases.
- ▶ **We work closely with the regulatory authorities** - ensuring that any environmental damage is mitigated to protect the client's position.
- ▶ **We maintain relationships** - with carefully selected experts, including environmental consultants, remediation experts, lawyers and adjusters ensuring that we have the best people to mitigate, manage and remediate any damage.

“An EIL Policy is unique in that it provides both first party and third-party protection. In the event of a claim, Liberty will work directly with its insured, its experts and appropriate consultants, to ensure that the event is minimised and contained.”

James Tucker, Senior Claims Specialist & Tech Lead

Australia based, highly specialised claims team

Our Environmental Liability insurance claims are handled locally by our highly specialised, claims team. We have developed key claims performance indicators around not only industry best practice but with a focus on quality claims experience and outcomes.

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.

Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Claims+ is designed to ensure the claims experience is 'best in market' – even without a claim.

[Find out more about Claims+](#)

“The impact of an uninsured pollution event can be financially devastating to businesses. Boardroom agendas need to take into account balance sheet exposure, reputation and corporate governance failure and other potential major issues associated with ESG.”

Alan Thorn, Vice President, Head of Environmental Impairment Liability Asia Pacific

If an incident occurs, let us know immediately

First response should focus on the safety of people and property. Let us know as soon as the incident occurs. This allows Liberty to deploy environmental consultants, remediation experts, lawyers, and adjusters to act swiftly to mitigate, manage and remediate any damage before the claim is lodged.

Claims process

Once we have been notified of the claim, the claims process varies depending on the situation, the insured's expertise, and their ability to deploy initial mitigation activities.

High level claims process



Meet the Australian-based claims team

Our approach is personal. A single point of contact helps us understand your client's business and makes claims resolution simpler and faster. If your client needs to make a claim, we encourage you to call or email one of the team. Please contact James Tucker in the first instance. Alternatively, you can contact Richard Jessup, or Sui Loke or email us at ClaimsAsiaPacific@libertyglobalgroup.com.



James Tucker

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James has previously worked as a solicitor for four years and has over 10 years' experience as an in-house casualty claims speciality. He has been an environmental claims specialist since 2018.



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Richard started his career in London, and has over 25 years' insurance experience in casualty claims, managing a variety of environmental claims both internationally and within Australia.



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Sui has over 20 years of casualty claims experience working for global insurers in the corporate and specialty space. Sui's EIL experience include managing fixed site and contractor pollution claims arising out of asbestos, oil and PFAS contamination.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their 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 25,000 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 & Poor's 'A' (strong) rating.

 [View our office locations](#)

 [Meet our Environmental team members](#)



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