

# Site pollution and environmental coverage (SPEC)

Markel US  
– wholesale



Reputation is serious—and we help you protect it. Environmental risks can create both social and financial reputational impacts through third-party claims for pollution and damages. With over 25 years of experience in environmental insurance, Markel's site pollution and environmental coverage (SPEC) insurance solutions are designed to address hazardous pollution events, so everyone can rest a bit easier.



## What sets us apart

- We have been providing insurance solutions for the environmental & energy industry for over 25 years
- We have 50+ employees from underwriting and loss control to support our environmental and energy products
- Continuous forms review process to stay current and relevant in the market
- Our Dedicated Prompt Resolution team can handle non-litigated claims with the capability to communicate via text

## Policy highlights

- Ability to offer menu-driven insuring agreements in various combination
- Ability to package with other environmental products

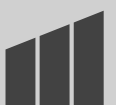
- Products pollution available on a stand-alone basis
- Multi-year terms available up to ten years
- Available as either primary or additional capacity on unsupported excess
- Solutions for mergers and acquisitions and redevelopment opportunities
- Worldwide coverage

## Coverage

- Bodily injury, property damage, and clean-up costs, on and off-site for both new and pre-existing conditions
- Non-owned disposal sites offered on a blanket basis with broad definition
- Non-owned location coverage for locations not owned or operated by the insured

- Crisis management costs
- Emergency response costs
- Business interruption expense
- Contingent business interruption expense
- Products recall from a pollution condition
- Products pollution coverage offered as occurrence or claims-made
- Transportation pollution coverage offered on a blanket basis with broad definition for both first and third-party operators
- Contractors pollution liability coverage for incidental contracting exposures

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### Target classes

- Manufacturing
- Industrial
- Real estate
- Farm and agricultural
- Health care
- Hospitality
- Landfills
- Public entities
- Cleantech and renewables
- Retail
- Habitational
- Energy/oil and gas

### Risk management and loss control

Markel's Risk Solution Services are available to offer risk management assistance to:

- Assess
  - Evaluate exposures and existing controls
  - Noise sampling, air quality testing, and other industrial hygiene (IH) services
  - Claim reviews to identify loss trends
  - Policy and procedure review
  - Subcontractor agreement review
  - Environmental site assessment (ESA) reviews

- Mitigate
  - Risk improvement recommendations
  - Customized service plans
  - Hazard analysis and critical control point (HACCP) program support
  - Emergency response and disaster recovery guidance
  - Construction management solutions
  - Spill prevention, control, and countermeasure plans
  - Access to products and services

### Capacity

- Up to \$25m

### Related coverages

- [Contractors pollution liability \(CPL\)](#)
- General liability for environmental service providers
- [Professional liability for environmental service providers](#)

### Underwriting contacts

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Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit:  
[markel.com/claims](http://markel.com/claims)

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