



XL Insurance

Environmental P&C

## Environmental Facilities Insurance

We provide property, casualty and pollution coverages combined with risk management programs that help reduce exposures, plan for the unexpected and insure against unbudgeted costs.

AXA XL's Environmental team offers effective insurance and loss control solutions for customers who own or operate either regulated or non-regulated treatment, storage, transfer or disposal facilities.

### Client Profile

- Landfills (construction, hazardous, mixed, surface impoundment)
- Liquid recyclers:
  - Used oil
  - Solvents
  - Fuel
- Recycling:
  - General commodities
  - Universal waste (light bulbs)
  - E-Waste
  - Scrap metal
  - Incinerators
- Treatment, storage, disposal facilities (TSDF's)
- Integrated waste management companies
- Waste to energy
- Industrial wastewater treatment plants

The following are not within our appetite:

- Tire recyclers
- Auto wrecking operations

### Coverage

#### Property & Casualty

- Commercial Automobile Liability and Physical Damage
- Commercial General Liability
- Property
- Umbrella
- Workers' Compensation (for select classes of business)

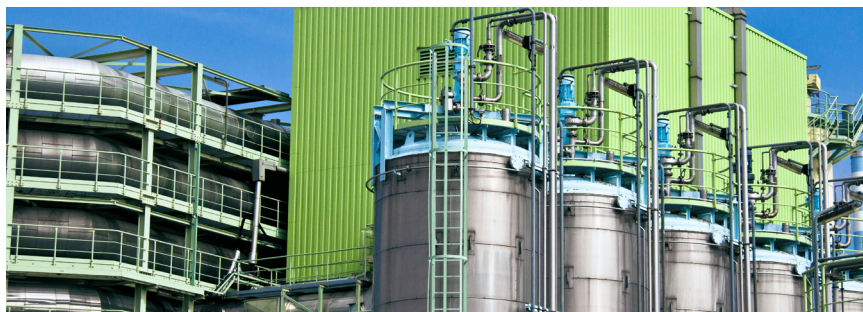
#### Pollution

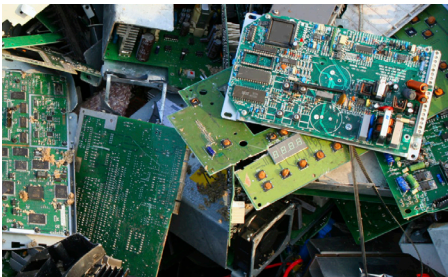
- Pollution and Remediation Legal Liability (PARLL)
  - Provides coverage for loss, remediation expense and legal expense under one policy for sudden and gradual pollution conditions at or from covered locations
- Contractors Pollution Liability (CPL)
  - Professional coverage may be offered in conjunction with CPL for select classes of business

### Minimum Underwriting Criteria

- Ideal fleet should contain at least 10-15 power units
- Safer out-of-service scores should be below national average (Safer/SMS System), if applicable
- Satisfactory DOT Rating

Continued ➞





## Information Needed to Quote

### For P&C Products

Required underwriting information:

- Completed Acord applications including all desired coverages and/or options as well as fleet schedule (spreadsheet format preferred)
- 5 years hard copy company loss runs valued within 90 days of expiration date and details on all losses over \$25K
- Complete drivers list including date of birth and date of hire
- Copies of current MVR's if available
- 2 years financial statements

Additional information that may be requested:

- Copy of H&S program
- Copy of driver training and safety program
- Driver hiring criteria (written) including what is acceptable from acc/violations, minimum age requirement, minimum prior experience (tank vs. other) and include any disciplinary action for monitoring current driving force

### For PARLL

- AXA XL Facilities Pollution Application
- Environmental studies/assessments

### For CPL

- AXA XL Professional and Pollution Legal Liability Application for Environmental Services Companies

## Risk Control Services

A broad range of services are available to minimize losses and protect profitability, including: safety and health program development; fleet safety program development; regulatory compliance (OSHA/DOT) training; mock OSHA/DOT compliance audits; project site inspection; loss trend analysis; accident investigation; driver observation; defensive driver training; bonding and grounding survey; infrared thermal scan; industrial hygiene sampling; ergonomics and musculoskeletal disorder prevention; free safety video lending library.

## Claims Services

Our capabilities extend beyond simple claims handling to encompass environmental project management, cost control, claims consulting and litigation support. Technical expertise, a nationwide network of remediation contractors and environmental attorneys, effective cost recovery strategies and responsiveness assist in minimizing the overall financial risk associated with a loss. Our staff of legal and environmental consultants and claims adjusters is just one call away 24-hours a day, 365 days a year to help manage an incident and minimize the claim, achieving resolution so your business can carry on.

### New cutting-edge technology to help improve our client's bottom line!

AXA XL has partnered with Xtract, a technology provider, to digitize and improve the auto claims process. This new solution can also integrate with our clients' telematics and provide an immediate visual accident narrative, thus improving the speed to settle a claim and best present our case in arbitration forums. The AXA XL + Xtract partnership strengthens our industry-leading claims service, delivers an exceptional customer experience, and helps to protect our clients' reputation and bottom line.

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