



## Environmental P&C

# Environmental Transportation Insurance

Whether you're moving hazardous waste or bulk commodities, AXA XL's Environmental team can help you get where you need to go.

Our underwriters design smart solutions that help keep your operations rolling.

### Client Profile

Bulk transporters hauling:

- Petroleum products including crude oil, gasoline, diesel, kerosene, propane, oils and lubricants, compressed gases, chemicals and chemical waste by-products
- Low level radioactive waste, including furniture, clothing, machinery and parts that have a charge, but no fuel rods or other high octane items
- Non-hazardous commodities including dry bulk such as cement, fly ash, lime, plastic powder and plastic pellets
- Food grade commodities such as milk, ice cream, vegetable oils, sugars and syrups
- Hazardous materials and hazardous waste

The following are not within our appetite:

- Convenience stores (c-stores)
- Residential delivery of heating oil, propane, or any services associated with this class
- Aggregate haulers such as sand, rock, stone, gravel, etc.

### Coverage

#### Property & Casualty

- Commercial Automobile Liability and Physical Damage
- Commercial General Liability
- Property
- Umbrella

#### 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
- Site coverage for tank wash facilities, tank farm locations and terminal locations

### Minimum Underwriting Criteria

- Fleet minimum is 20 tractors and Auto Liability premium of at least \$100K
- Satisfactory DOT rating (See Safer System)
- Oilfield haulers must be in business at least four years
- Safer out-of-service scores should be below national average (Safer/SMS System)

### Information Needed to Quote

#### For P&C Products

Required underwriting information:

- AXA XL Supplemental Application
- 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 vehicle maintenance 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
- Fatigue management plan
- Copy of security plan addressing drivers, vehicles, terminal locations, loading racks and delivery points
- Copy of accident/spill plan
- Written procedures for loading and unloading cargo including checks for unloading into the proper container to prevent overfills and misdeliveries

#### For PARLL

- AXA XL Facilities Pollution Application



## Risk Control Services

A broad range of services are available to minimize losses and protect profitability, including: fleet assistance; fleet safety program development; employee and supervisory training; accident investigation; emergency response plan development; on-call and contract safety director consulting; technical resources including special projects and regulatory research; third-party auditing.

## 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.



## Contact

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