



YOU ARE NOT COVERED.

Most firms aren't covered: with environmental laws and liability becoming more and more strict, it's better to act and be protected.

The simple environmental extension of your general civil liability isn't enough to cover the needs of these events, especially because reclaim expenses in-situ (for both sudden and progressive pollution) and outside the plants (progressive pollution or non-accidental sudden pollution) are not reimbursed.

YOU ARE CONCERNED.

POLLUTION OCCURRING FROM LOGISTICS ACTIVITIES: A FEW SAMPLES



CHINESE PORT

Large-scale air pollution
from smoke and chemicals

YEAR 2015

A series of explosions killed 173 people and injured hundreds of others at a container storage station in Tianjin. The second explosion detonated some 800 tonnes of ammonium nitrate. Fires continued to burn uncontrolled for days. The cause of the explosions was not immediately known, but an investigation concluded in 2016 that an overheated container of dry nitrocellulose ignited the initial explosion.



INDIA AMMONIA LEAK AT COLD WAREHOUSE

Medium-scale air pollution from chemicals

YEAR **2017**

An ammonia gas leak at a cold storage unit in India caused the evacuation of 42 workers from the facility and nearby residents were also evacuated and movement of vehicles restricted. Breathing in high concentrations of ammonia causes immediate burning of the nose, throat and respiratory tract.



MILK TRUCK CAPSIZES IN NEW ZEALAND

Small to medium-scale leakage into waterways

YEAR **2017**

A milk tanker truck crashed off a road; on its side, it was leaking milk into a paddock. By mere luck the spilt milk didn't get into any waterways: if it had, with its high sugar content, it could have caused severe issues.



POLLUTION INSURANCE: THE SOLUTION

AN ENVIRONMENTAL LIABILITY POLICY COVERS BOTH PROGRESSIVE AND SUDDEN POLLUTION. THE BELOW POINTS CAN BE INCLUDED:

- » Damages to third parties (bodily injury and property damages).
- » Damages from interruption of activity (as an option, these can be even those of the insured, not just those of third parties)
- » Remediation costs, securing of the area and removal and restoration of damage, both inside and outside the insured premises
- » Public relations and communications expenses

The policy can also include retroactivity.

OTHER OPTIONS CAN BE:

- » Decontamination inside the insured site
- » Loading and unloading operations carried out with mechanical vehicles at third parties' sites

Most insurance companies offer to their insureds a team of emergency experts, available 24/7 and a network of professionals (surveyors, lawyers, reclaim specialists, environmental consultants)

**Thanks
for your
attention**



You can reach us here:



Contact us:

insurance@marcopololine.com