



NEW POLICY WORDING ANNOUNCEMENT

Dear Valued Broker,

Envirosure Underwriting Managers is pleased to announce the release of our new policy wording. We have revised and updated our *Static Risk Environmental Impairment* wording.

The new policy wording will be effective immediately for all new business and thereafter with effect from the 1st of November 2018 for all existing policy holders.

Our new third party liability cover offering in respect of damages and injury to third parties arising from spillages is underwritten 100% Camargue Underwriting Managers. This offering will form part of the current policy premium. A separate policy wording and schedule will be issued in conjunction with the Envirosure policy schedule.

For your ease of reference, please see the below sections of our wording which have been amended. We do encourage you to read the full wording in detail and contact Envirosure's office for more information if required.

Please use this opportunity to verify your client's policy details and update them on the changes to the wording.

- Renamed to The Site Clean-Up Policy
- Various grammatical and layout changes
- Operative Clause – changed to claims made on or after the retroactive date shown in the schedule

Defined Events

- 2.1 On-Site Environmental Impairment redefined
- 2.2 Underground Storage Tanks redefined
- 2.3 Contractors Environmental Risk redefined

Definitions

- Aggregate Limit renamed to Annual Aggregate Limit
- Annual Aggregate Limit the period stipulated is defined to a 12-month policy period
- Above Ground Storage Tank definition further clarified
- Bodily Injury definition removed
- Dangerous Goods definition has been clarified further
- Discovery definition removed
- Environmental Incident definition further clarified
- Environmental Impairment removed
- Hazcall24 definition redefined and a cross border number now added
- Property Damage definition removed
- Restoration Costs definitions have been clarified further
- Rehabilitation definition no longer includes restoration of tangible property
- Terrorism definition removed
- Underground Storage Tanks definition has been clarified further
- Warehouse definition has been clarified further

General Conditions

- Indemnity to Others moved into General Conditions
- Limits of Indemnity moved into General Conditions
- Limits of Indemnity point 3 has been clarified further
- Limits of Indemnity point 4 removed
- Prevention of Loss points c, d, e, f, g removed
- Premiums now includes monthly for premiums payable
- Adjustment to Premium notice term is now 31 days
- Address has been updated to our new address
- Claims point C now includes the Hazcall24 cell phone/cross border contact number included
- Claims points d, e and f includes time frame for the of the documentation
- Claims point F includes further information/reports required
- Claims point J ii 18-month period is removed and replaced with cancellation of the policy
- Claims point N added
- Insurer's right after an event added point d
- Cancellation notice period changed to 31 days
- Cancellation points a, b, c removed
- Inspection and Audit redefined
- Arbitration removed
- Cross Liabilities moved into General Conditions
- Cross Liabilities point b removed
- Special Provision address has been updated
- Specific exceptions to Legal Assist policy removed
- Non-Contribution removed

Extension

- Excess Solution extension added

Exclusions

- Material Change in Use added point c
- Wear and Tear and/or Gradual Deterioration has been clarified further
- Gradual Pollution added
- Reasonable Precautions includes gross negligence
- Expected or Intended Loss added
- Wilful actions added
- Fire & Explosions redefined
- Property Damage Exclusion added
- Bodily Injury reworded
- Sasria/Nasria added
- Terrorism redefined
- War redefined
- Economic and Trade Sanctions added

Please ensure that the updated wording is distributed to the relevant staff and policy holders accordingly. Please contact EnviroSure's office should you require additional information.

We appreciate your continued support.

Kind Regards



Sjanine Tanner
Managing Director