



4D Group

Environmental Impairment Liability

Who would benefit?

Underwriters, brokers and claims handlers who are new to Environmental Impairment Liability insurance.

Objective

On completion of the workshop delegates will be able to:

- Provide a clear explanation of how environmental liabilities arise in the United Kingdom
- Understand the extent and limitations of the environmental liability cover provided under Property Damage and Business Interruption, Public and Products Liability policies
- Describe the environmental liability products available in the UK market and how the coverage offered provides protection to property owners and other organisations against their potential liabilities
- Understand the underwriting process and key underwriting considerations for environmental liability risks

Content

- The Legal Framework and How Environmental Liabilities Arise
 - Tort
 - Statutes including;
 - The Environmental Damage (Prevention and Remediation) Regulations 2009
 - EU Environmental Liability - Directive 2004/35/EC
 - Environmental Protection Act 1990
 - Water Resources Act 1991
 - Wildlife and Countryside Act 1981
 - Control of Major Accident Hazards Regulations 1999
- Environmental Liability Policy Cover Under Existing Policies
 - Property Damage/Business Interruption
 - Public Liability
 - Products Liability
- The Environmental Liability Insurance Market
 - Target markets
 - Key players
 - Environmental Insurance Products
 - Environmental Insurance Underwriting Considerations

Duration

Half day

Pre-requisites

A reasonable understanding of liability insurance