

Chartis and the National Association Of Chemical Distributors (NACD)



Unprecedented Benefits

For more than a decade, Chartis and the National Association of Chemical Distributors have partnered to provide relevant risk management solutions for NACD members. Through this long-standing partnership, Chartis provides exclusive benefits to NACD members that include:

- 10% Discount on Environmental and General Liability Exposures (EAGLE) Program[®] Premium
- Responsible Distribution Process (RDP) Verification Underwriting Credit

From normal operations to a potential catastrophic event, NACD members have significant environmental exposure. With risk management solutions from Chartis, NACD members take a strong step towards managing risk and ensuring their environmental and financial liabilities are mitigated should an incident occur, further strengthening their balance sheet and protecting their company assets.

Examples of Environmental Exposures That May Be Faced by the Chemical Distribution Industry:

- Accidental release from railcar or truck during loading and unloading
- Storage of hazardous chemicals near incompatible chemicals, resulting in ignition of combustibles or inhalation hazards
- Products sold and distributed may cause bodily injury or property damage to third parties
- Chemical release from Aboveground Storage Tanks (ASTs), Underground Storage Tanks (USTs), and storage drums resulting in contamination of groundwater, soil, waterways, or air

Global Expertise Tailored to the Local Environment

Chartis is a world leading property-casualty and general insurance organization. For 90 years, Chartis has been underwriting complex risks for clients across the world – delivered through a network of regional offices with expertise in local nuances and issues – including almost 30 years of underwriting environmental risks. Our 34,000 employees deliver commercial insurance offerings through hundreds of innovative products and services. Chartis maintains the financial strength that clients demand with over \$52.1 billion gross premiums written worldwide, \$32.1 billion of statutory surplus globally and \$17.7 billion paid out in claims in the U.S. and Canada in 2008.

With nearly three decades as the leader in the environmental insurance marketplace, Chartis understands the high-risk nature of the industry and the common environmental risks NACD members face daily. Chartis has the experience and expertise to address the most challenging risks faced by members of the NACD.

Upon providing evidence of verification of the Responsible Distribution Process (RDP) by a third-party auditor, NACD members can receive an underwriting credit applied to their premium. NACD members also receive a 10% discount on their EAGLE premium after all other credits have been taken into account.

Chartis and the NACD

Continued

Pioneering Environmental Insurance for the Chemical Industry

Since 1996, Chartis has teamed up with the NACD to tailor an environmental insurance policy to the specific needs of NACD members. Our flexible approach to underwriting and insuring exposures of chemical distribution operations helps NACD members obtain the coverage they need to confidently operate a high-risk business in a risk-averse world.

In addition to comprehensive coverage and competitive pricing, Chartis offers complimentary policyholder programs and other benefits providing additional value.

These complimentary value-added advantages include:

- *PIER (Pollution Incident and Environmental Response)* – access to a network of vetted third party contractors that provides emergency response and media support in the event of an environmental incident
- *RiskTool System* – an online system that identifies, controls and tracks environmental, health, safety and transportation work place risk by providing access to risk training programs, risk management guides, and legislation passed by government agencies
- The largest dedicated environmental claims team in the industry with professional experience in environmental law, various engineering disciplines, and environmental consulting

Chartis provides NACD members with the coverage and policyholder programs they need to help plan for and respond to costly environmental claims.

EAGLE: Core Environmental Insurance from Chartis

The backbone of our offering for NACD members is the Environmental and General Liability Exposures (EAGLE) Program[®]. EAGLE is designed to meet the needs of NACD members large and small, providing broad general liability coverage and pollution liability coverage in the same policy. EAGLE Automobile and EAGLE Umbrella are also available to provide commercial automobile coverage and additional limits of liability. Additional products are available through Chartis including property and workers' compensation coverage.

No other carrier has a deep-rooted relationship with the NACD and offers unsurpassed underwriting, legal, engineering, and claims expertise combined with the complete range of complimentary policyholder programs. Chartis is the pioneer in creating a combined general liability and pollution liability form and is continuously upgrading EAGLE in response to your business needs. Find out how Chartis can help NACD members' businesses operate confidently and efficiently in the challenging chemical distribution industry.

Coverage Enhancements Available at No Additional Premium:

- Misdelivery of insured's product
- Third-party carriers transported cargo
- Product recall expense

For More Information on Chartis Products for NACD Members

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.