

A Single Point of Contact, A Wide World of Coverage

Passport for Pollution Legal Liability



Pollution exposure spans all industries. It also spans the globe ... and must be addressed on a worldwide basis.

As environmental regulations are developed and implemented around the world, the potential for pollution legal liability is growing. U.S.-based multinational companies that are required to disclose potential environmental liabilities must now look beyond their backyards to operations the world over to quantify and mitigate pollution risk. Indeed, any U.S. or Canadian company with foreign operations or interests risks incurring an uninsured pollution loss unless they ensure that local environmental exposures are addressed. While outpacing dynamic environmental exposures around the globe may seem daunting, Chartis, which pioneered pollution legal liability insurance more than two decades ago, has made it simple: Passport for Pollution Legal Liability (PLL).

When it comes to environmental risks, it's time to think globally and act locally...

Gone are the days when a U.S.- or Canadian - based multinational company could address pollution risk solely by insuring U.S. or Canadian environmental exposures. As international environmental regulations and exposures increase, so does the need for a risk management plan that addresses both U.S. or Canadian and foreign risks. Passport for PLL responds to this need by offering local claim expertise and local insurance coverage to help manage international environmental risk.

Global Coverage, Local Ease and Expertise

Passport enables multinational companies to secure industry-leading Pollution Legal Liability insurance where they need it around the globe. It enables multinational companies to secure PLL coverage that is compliant with local laws, regulations and customs worldwide, including locally-admitted policies which may be legally required in many countries and jurisdictions. Passport enables this to happen through one underwriting contact for environmental insurance.

Adequately addressing complex international environmental risks can be daunting to U.S.- or Canadian-based multinational companies. Passport for PLL is the easy way to help secure the protection they need.

Passport for PLL is available for U.S.- or Canadian-based PLL policyholders at coverage inception or renewal.



¹ It is the responsibility of the insured to determine the legal requirements, if any, of an admitted policy in any given jurisdiction. Nothing in this document should be interpreted as, or relied upon, as rendering legal or tax advice on this or any other issue. Insureds are strongly encouraged to seek independent legal counsel.

Passport for Pollution Legal Liability

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How It Works

One underwriting contact arranges for a proposal detailing the terms of the insured's Pollution Legal Liability insurance program, including the U.S. or Canadian policy and any requested locally-admitted policies for operations or investments in Passport for PLL jurisdictions.

Once the outlined coverage is accepted, the local policies identified in the proposal are issued through Chartis local insurers in each foreign country. The process is simple, and delivers far-reaching advantages such as:

- Locally-admitted coverage with each local policy, with terms and conditions in sync with local laws, regulations and customs. *In some jurisdictions, only locally-admitted insurance is authorized to respond to a claim.*
- Access to local resources to manage claims and litigation. *Chartis' U.S.-based claims professionals work with local claims adjusters in the jurisdiction of the loss to ensure claims are managed effectively and efficiently.*
- Payment for covered claims made "in country." *Local claim payments avoid the potentially adverse implications that can arise when a U.S.- or Canadian-based company pays an indemnity to operations in non-U.S. or Canadian jurisdictions.*
- An insurance policy written in the local language. *This helps ensure that key points of coverage won't get lost in translation.*
- Coverage in jurisdictions where local policies are not issued. *An endorsement will be added to the U.S. or Canadian policy providing coverage on an indemnity basis only in jurisdictions where the insured has operations and local policies are not issued.*

Moreover, multinationals using Passport for PLL—and their shareholders— have the peace of mind of knowing that foreign operations are covered by PLL insurance, as are their operations in the U.S. and Canada. The consistent high-quality insurance and service of Chartis is assured, worldwide ... *through one underwriting contact.*

Passport for PLL is currently available for international operations and subsidiaries in more than 30 countries and jurisdictions, with continued expansion planned.

From The World Leader

Chartis has been the leading underwriter of environmental insurance of all types for more than 25 years. Our extensive experience and well-established operations in more than 160 countries and jurisdictions translates to unparalleled knowledge of local environmental exposures and claims, which works to our insureds' advantage everyday.

Chartis also has the financial strength multinational corporations require to protect themselves against environmental losses wherever and whenever they arise.

Passport taps the Chartis global network to give multinational companies local coverage for foreign pollution risks.

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CHARTIS 
Your world, insured

Chartis is a world leading property-casualty and general insurance organization serving more than 45 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.