

We are your complete environmental impairment insurance solution

We specialise in:

Risk Management



Harbour



Mining



Oil Refineries and Bulk Storage



Transport



Side Tank Cover



Above-ground and Underground Storage Tanks



Warehousing and Manufacturing

www.envirosure.co.za



A member of the **SPILL TECH** Group

Introduction to EnviroSure

Established in 2008, EnviroSure Underwriting Managers is a niche underwriting agency and a South African leader in environmental impairment cover.

Our comprehensive solutions fully cover the costs incurred during clean-up and rehabilitation in the event of an environmental spill.

In 2018 we became a member of the Spill Tech Group. Spill Tech is a leading South African spill response company. Together our companies offer a powerhouse team of insurance knowledge and waste industry expertise.



EnviroSure Underwriting Managers (Pty) Ltd is an authorised Financial Services Provider, FSP No: 38594. EnviroSure Underwriting Managers underwrites on behalf of various insurers.

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Envirosure insurance products are underwritten by:



FSP No: 3417

Centriq offers a diverse range of specialist and general insurance solutions for all personal and business needs. These insurance solutions are largely delivered through an extended network of Underwriting Management Agents (UMAs), Alternative Distribution business partners and their in-house Risk Finance team.

or



A member of the  OLDMUTUAL Group

Mutual & Federal Risk Financing provides large commercial and industrial organisations with world-class captive management and risk financing services.

The specific underwriter will be confirmed in the schedule and policy wording

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Territorial Limits

Our territorial limits are Africa, south of the Equator

Limits of Indemnity

- ✔ Cover from R1 million to R30 million (smaller limits can be arranged)
- ✔ Cover is an annual aggregate – per claim or per annum (whichever exceeds first)
- ✔ Limit not divided between clean-up and rehabilitation
- ✔ Reinstatement allowed at management discretion
- ✔ Municipal costs only covered when they arise as a direct result of an accidental spillage or release into the environment (limit R100 000)



Risks & Covers Available



TRANSPORT RISK

Spillages from vehicles transporting dangerous goods and/or potential pollutants



SITE RISK

Spillage from storage and usage of dangerous goods and/or potential pollutants, including the products used during the manufacturing process



ABOVE & UNDERGROUND STORAGE TANKS

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HAZCALL  **0860 44 44 11**
SPILLS MANAGEMENT CONTACT CENTRE

Unique Claims Management

Envirosure has a 24 hour toll free call centre called HAZCALL24.

HAZCALL24 is a specialized call centre with trained operators who receive the vital information with regards to an incident or spillage. They will immediately mobilize the nearest and best suited response team.

Benefits:

- ✓ Reduced response times
- ✓ Reduced costs
- ✓ Up-to-date reporting
- ✓ Reduced time on site
- ✓ Total management

The Benefits of the EnviroSURE and Spill Tech merger

The recent merger of EnviroSURE with Spill Tech ensures that not only will the response and insurance aspects of your spill be dealt with, you will also benefit from:

- The fastest response limiting environmental exposure
- Spill Tech's central call centre and vast national coverage
- Cost savings (as the responder, Spill Tech has a vested interest in keeping your clean-up costs down)
- EnviroSURE has a panel of approved service providers*




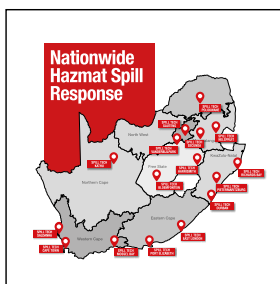
99.7%
claims payout
since 2008

Insurance solutions for:


- ✓ SITE
- ✓ TRANSPORT
- ✓ HARBOUR

1 300
successfully
managed claims
+R280 million paid to date


24/7
state-of-the-art
control room

1300+
highly skilled
staff and
200
specialised
vehicles



+51%
Black ownership



Level 1 B-BBEE

- ✓ ISO 9001
- ✓ ISO 14001
- ✓ OHSAS 18001

*If you have not taken out our Spill Protect Plan cover and would prefer to make use of our other approved service providers, your broker or Hazcall24 should be informed.



National Coverage

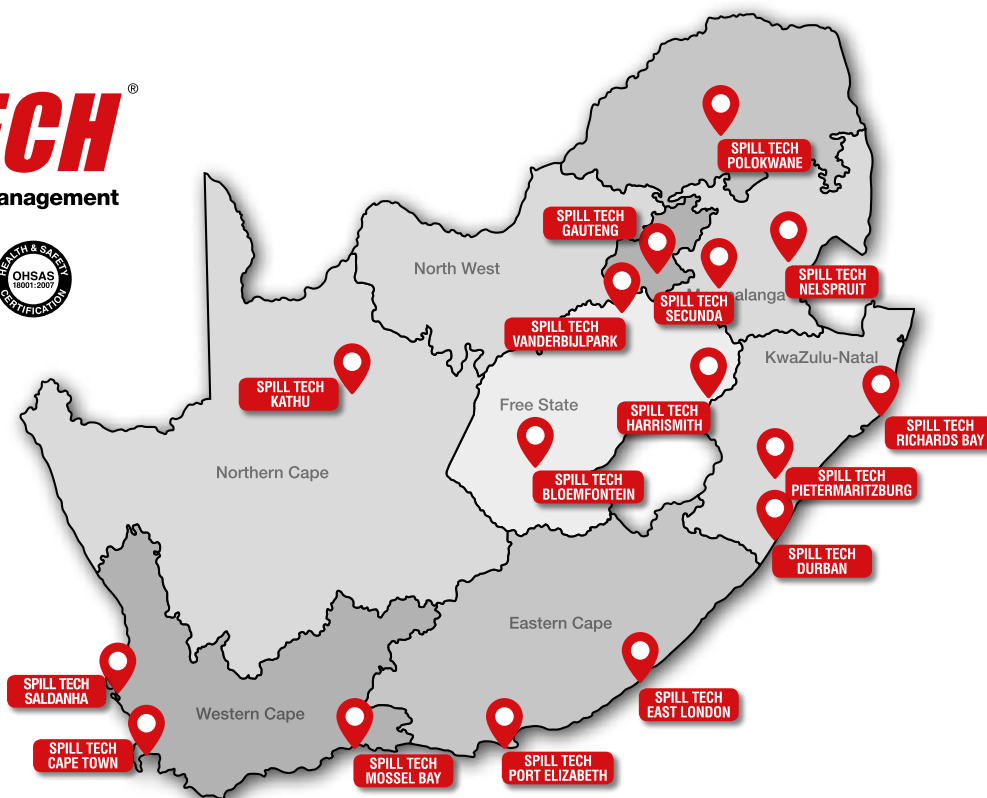
Guaranteed Immediate Response

Spill Tech is a leading spill response company in South Africa. With branches around the country, a fleet of over 200 specialised vehicles and more than 1 300 trained operators, all strategically placed across South Africa - Spill Tech provide rapid response nationally. Their experienced technicians have the skills and equipment necessary to clean up quickly and safely to limit potential liability.

Includes:

- ✓ National footprint
- ✓ 200+ specialised vehicles
- ✓ 1 300+ trained operators
- ✓ Spill Protect Plan™ clients - guaranteed 30-60 minutes spill response time

SPILL TECH[®]
Responsible Environmental Management



Environmental Legal Compliance ✓

Real-Time Progress Reports ✓

Guaranteed Immediate Response ✓



✓ Prevention

✓ Planning

✓ Preparation

✓ Comprehensive Cover

✓ Value Added Products

✓ Bespoke Cover

The Spill Protect Plan™

This revolutionary 3-in-1 plan has been developed to ensure that businesses are not at risk when an incident occurs.

- Limits up to R30 million. (Higher limits available on request)
- Cover includes:
 - Environmental and ecological restoration
 - 1st and 3rd party clean-up costs
 - Upliftments and transfers to mitigate a claim
 - Spills that occur during loading and offloading
 - Excess Solution: RSA and Cross Border
 - Side Tank Solution
 - Riot & Strike Solution
 - Driver Solutions*

* a Stalker Hutchinson Admiral offering, FSP 2167, underwritten by Santam Limited, FSP 3416

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A member of the **SPILL TECH** Group



The Spill Protect Plan™ Top Benefits

- Hazcall24 -24 hour Call Centre and Incident Management Control Room
- Guaranteed emergency response
- Risk Management
 - Assessments to identify environmental risk and advice on incident prevention
 - Assistance with a spill reponse plan
 - Handling of compliance reporting throughout the course of a claim (NEMA Section 30 process)
- An automatic SLA with Spill Tech which allows for discounts of up to 20% on non-related insurance services
- Spill response training and spill kits for depots and trucks



Our Cover

Envirosure provides comprehensive and specialised environmental impairment solution driven insurance.

This cover is designed to protect owners and operators of Dangerous Goods and potential pollutants from the extensive costs of pollution, rehabilitation and restoration following an environmental incident.



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Insurance Products

Transport Clean-up Policy

A comprehensive environmental policy for customers transporting hazardous goods and potential pollutants.

Cover Includes:

- ✓ Spill clean-up
 - ✓ Hazardous waste removal
 - ✓ Environmental rehabilitation
 - ✓ Includes spills that may occur during loading and offloading in or on any insured vehicle
-

LDV Solution

This cover is specifically designed for small operators (vehicle mass under 3 500kg) handling dangerous goods dealing with exempted quantities as per SANS 10232, in accordance with the National Road Traffic Act 1996 as amended.

Benefits:

- ✓ Includes spills that may occur during loading and offloading in or on any insured vehicle
- ✓ Full Drivers Solution* benefit available for the driver and co-driver
- ✓ Selected Compliance Assist benefits available

Insurance Products

Sub-contractor Solution

Cover specifically designed for transporters making use of contractors or sub-contractors to transport their dangerous goods.

Benefits:

- ✓ **This cover is for clean-up and rehabilitation only**
 - ✓ **Includes spills that may occur during loading and offloading in or on any insured vehicle**
-

Wholesale Solution

Cover specifically designed for the insured who is not the owner of the vehicle being utilised to transport the dangerous goods they have purchased, nor the owner of the premises where the product is stored. The insured will not have custody of the dangerous goods product and will utilise specified contractors which must be listed by company name and registration number of the vehicle.

Benefits:

- ✓ **Includes loading and offloading in or on any insured vehicle**
- ✓ **Hazcall24 - 24/7 Call centre service to report incidents/accidents/spillages and ensure an immediate response**
- ✓ **This policy meets the requirements from the Department of Energy in order to meet the financial provisions of the issuing of a Wholesale licence**

Insurance Products

Dry Non-Haz Solution

This cover is for the clean-up of non-hazardous cargo (excludes UN listed products) from vehicles listed in the schedule.

Benefits:

- ✓ **Cover includes clean-up of non-hazardous, dry products only, from the load**
- ✓ **Clean-up of diesel spills from the vehicle's own fuel tank**

Third Party Liability Solution

This cover is specifically designed to offer protection against third-party insurance claims, resulting from injuries and damage to people and/or property as a direct result of an environmental incident resulting in a claim as defined by the EnviroSure policy.

Available for:

- ✓ **Transport**
- ✓ **Site**

Cover Includes:

- ✓ **Bodily injuries, death or disease caused to any person/s.**
- ✓ **Physical damage or destruction of any tangible property other than what is provided for under restoration/rehabilitation costs.**

This product is underwritten by Leppard and Associates (Pty) Ltd an Authorised Financial Services Provider (FSP No. 274) and underwriting manager authorised by Lombard Insurance Company Limited a licensed Insurer and Authorised Financial Services Provider (FSP No. 1596)



Insurance Products

Site Clean-up Policy

Storage of fuels, chemicals and other potential pollutants presents a unique set of environmental contamination risks. Claims of this nature can easily exceed R1 million for an average-sized site and may take years to complete.

Cover Includes:

- ✓ **Clean-up, rehabilitation costs and expenses, for which the insured client is legally liable in respect of any environmental incident arising from above-ground storage of potential pollutants**
 - ✓ **Warehousing, yard storage, above-ground tanks, products in the manufacturing process, and both loading and offloading**
-

Underground Storage Tanks

Cover for environmental incidents arising from any pollutant stored in an underground storage vessel, as well as leakage from the associated underground reticulation.

Cover Includes:

- ✓ **Costs related to the clean-up and rehabilitation of contaminated areas arising from emergency spillages**
- ✓ **On request, policy may extend to include gradual pollution**

Value Added Products

Side Tank Solution

This covers the side tank (self-powered) diesel spill clean-up and rehabilitation costs. In the event of an accident, on many occasions the diesel side tank is ruptured, spilling its diesel into the environment.

Cover Includes:

- ✓ Immediate clean-up response
- ✓ Disposal of waste material
- ✓ Rehabilitation of the environment and clean-up of the road surface

Excess Solution - RSA and Cross Border

Excess Solution is not just an excess reducer, it comes with many added benefits.

Cover Includes:

- ✓ No excess payable for claims that occur within South Africa
- ✓ Cross border excess is reduced
- ✓ Load transfers are covered*
- ✓ Cargo related drips, leaks and minor spillages are covered*
- ✓ Includes oil spills from vehicles, engines or hydraulics fixed to the primary mover*

*These benefits are applicable to Excess Solutions RSA only, unless Excess Solution Cross Border extension has been purchased

Value Added Products

Excess Solution Site

Excess Solutions is an excess reducer for Above- Ground Storage Tanks, Underground Storage Tanks and for product stored in a Warehouse or Depot.

Contingency Solution

This policy is in place to insure the consignor and give the consignor peace of mind in the event that a sub-contractor may have unpaid his underlying environmental policy leaving the consignor with the responsibility of a potential clean-up bill.

Riot & Strike Solution - Site or Transport

This applies to claims in the event of riots and strikes and is offered as an extension to the Site Clean-up policy or Transport Clean-up Policy. Cover is limited to clean-up and rehabilitation of the environment only.

Harbour Solution

This covers the insured for any spillages as a direct result of the loading/offloading activities from a vessel whilst in the harbour/port or the harbour's edge (quayside).

Value Added Benefits

Compliance Assist - Transport and Site

Assists clients with their compliance needs while transporting or storing dangerous goods. This is an automatic value-add for all Spill Protect Plan™ customers. The compliance assist offer will be variable depending on the cover in place.

Cover Includes:

- ✓ Complimentary depot spill kit with annual replacements of absorbents
 - ✓ Basic frontline spill response training, repeated annually as required
 - ✓ Basic frontline spill response video for future training of new employees
- OR
- ✓ Storage and warehousing of dangerous goods compliance training course for warehouse employees

Driver Solution

This cover is limited to drivers in the employment of the policyholder whilst driving a vehicle listed on the policy schedule and includes accidental death or death by natural cause. This offer will be variable depending on the cover in place.

Old Mutual Insure Limited (Registration number 1970/006619/06) underwrites and administers this Policy. It is authorised to issue personal and commercial short-term insurance policies.

Old Mutual Insure is a registered Financial Services Provider (Licence No.12). The licence has no restrictions or exemptions.

Old Mutual Insure is a wholly owned subsidiary of the Old Mutual plc.



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