



## **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 *Transport Environmental Impairment* wording.

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

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 Transport Clean-Up Policy
- Operative Clause – changed to claims made on or after the retroactive date shown in the schedule

### **Defined Events**

- 2.1 Transport Definition now includes loading and offloading
- New product called LDV Solution
- Sub-Contractor Solution defined
- New product called Wholesale Solution
- Side Tank Cover moved to Extensions
- On-Site Environmental Impairment definition removed.
- Benefits – Compliance Assist & Driver Solution definitions removed

### **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 removed
- Bodily Injury definition removed
- Addition Clean-Up definition removed
- Dangerous Goods definition has been clarified further
- Environmental Impairment definition redefined
- Hazcall24 definition redefined and a cross border number now added
- Loading and Off-loading in respect of On-Site Environmental Impairment definition removed
- Environmental Impairment – Onsite definition removed
- Property Damage definition removed
- Restoration Costs definitions have been clarified further
- Rehabilitation definition no longer includes restoration of tangible property

- Terrorism definition removed
- Warehouse definition removed
- Wholesale Licence Holder definition included

### **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
- 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 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
- Cancellation notice period changed to 31 days
- Cancellation points a, b, c removed
- 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**

- Side Tank cover renamed to Side Tank Solution
- Side Tank extension now includes a fuel reimbursement voucher
- Excess Solution cover changes
- Excess Solution Cross Border extension added
- Contingency cover renamed to Contingency Solution
- Contingency Solution point b redefined
- Contingency Solution point c removed
- Non-Contribution removed

### **Exclusions**

- Non-Conveyance – At Rest Cargo point c time changed to 72hours
- Pre-existing Contamination added
- Gradual Pollution added
- Reasonable Precautions includes gross negligence
- Expected or Intended Loss added
- Wilful actions added
- Wear and Tear redefined
- Property Damage Exclusion added
- On-site Exclusion added
- Bodily Injury reworded
- Sub-Contractors exclusion added unless included on the Policy Schedule
- Contractual Liability added
- Sasria/Nasria added
- Terrorism redefined
- War redefined

- Economic and Trade Sanctions added
- Property Exclusions removed
- Origin of Environmental Impairment removed
- Upgrade and Maintenance Activities removed
- Fire & Explosions removed

Please ensure that the updated wording is distributed to the relevant staff and policy holders accordingly.

Please contact your EnviroSure branch or portfolio manager should you require additional information.

We appreciate your continued support.

Kind Regards



Sjanine Tanner  
Managing Director