

EL ASEGURAMIENTO DEL RIESGO MEDIOAMBIENTAL

AIG Europe: Protección Medioambiental



The background of the slide is a grayscale photograph of a large crowd of people. Many individuals in the crowd are holding up rectangular signs that read "all blacks". In the foreground, several people are seen from behind, wearing dark jerseys with white numbers (e.g., 21, 18, 17, 23, 10, 16).

CONTAMINACIÓN AMBIENTAL

¿Qué es?

CONTAMINACIÓN GRADUAL

- La contaminación gradual, es generalmente, el resultado de un escape no conocido o de una práctica habitual que ha tenido un impacto negativo sobre el medioambiente.
- Ejemplos
 - Escapes de tanques y/o conducciones subterráneas



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- La contaminación gradual, es generalmente, el resultado de un escape no conocido o de una práctica habitual que ha tenido un impacto negativo sobre el medioambiente.
- Ejemplos
 - Tratamiento de residuos



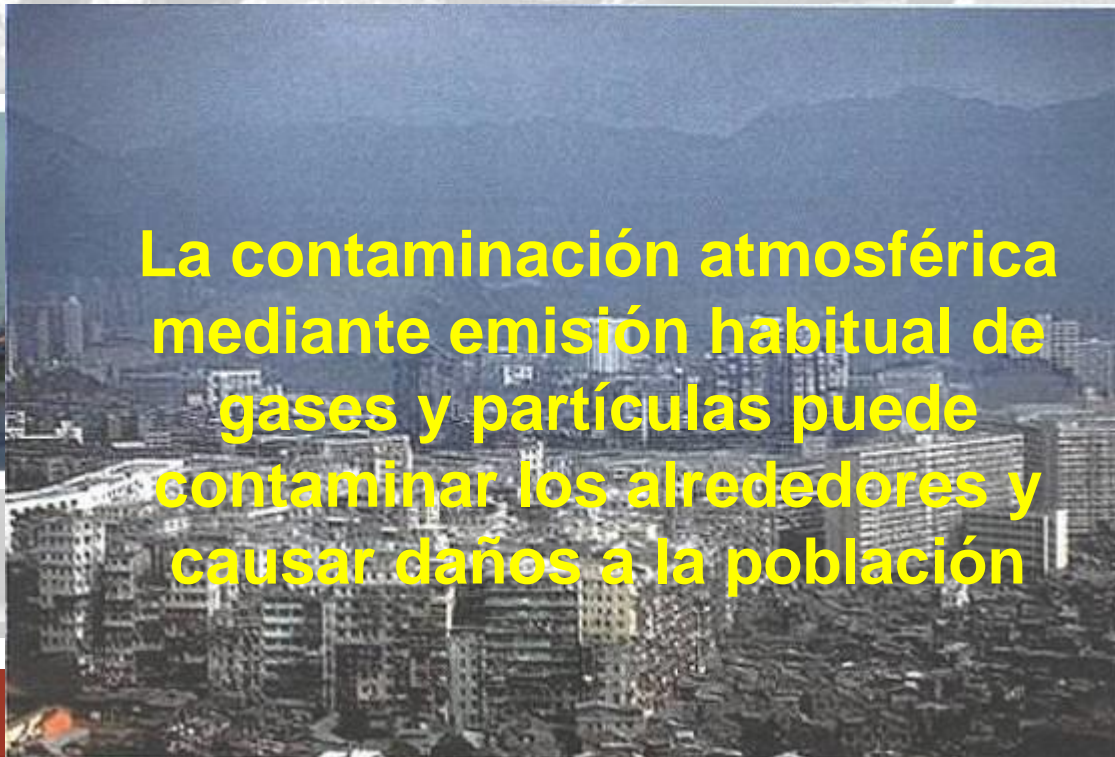
CONTAMINACIÓN GRADUAL

- La contaminación gradual, es generalmente, el resultado de un escape no conocido o de una practica habitual que ha tenido un impacto negativo en el medioambiente.
- Ejemplos
 - Tratamiento de aguas residuales



CONTAMINACIÓN GRADUAL

- La contaminación gradual, es generalmente, el resultado de un escape no conocido o de una práctica habitual que ha tenido un impacto negativo en el medioambiente.
- Ejemplos
 - Contaminación atmosférica continuada



CAUSAS MAS FRECUENTES DE CONTAMINACIÓN DE SUELOS Y AGUAS SUBTERRÁNEAS

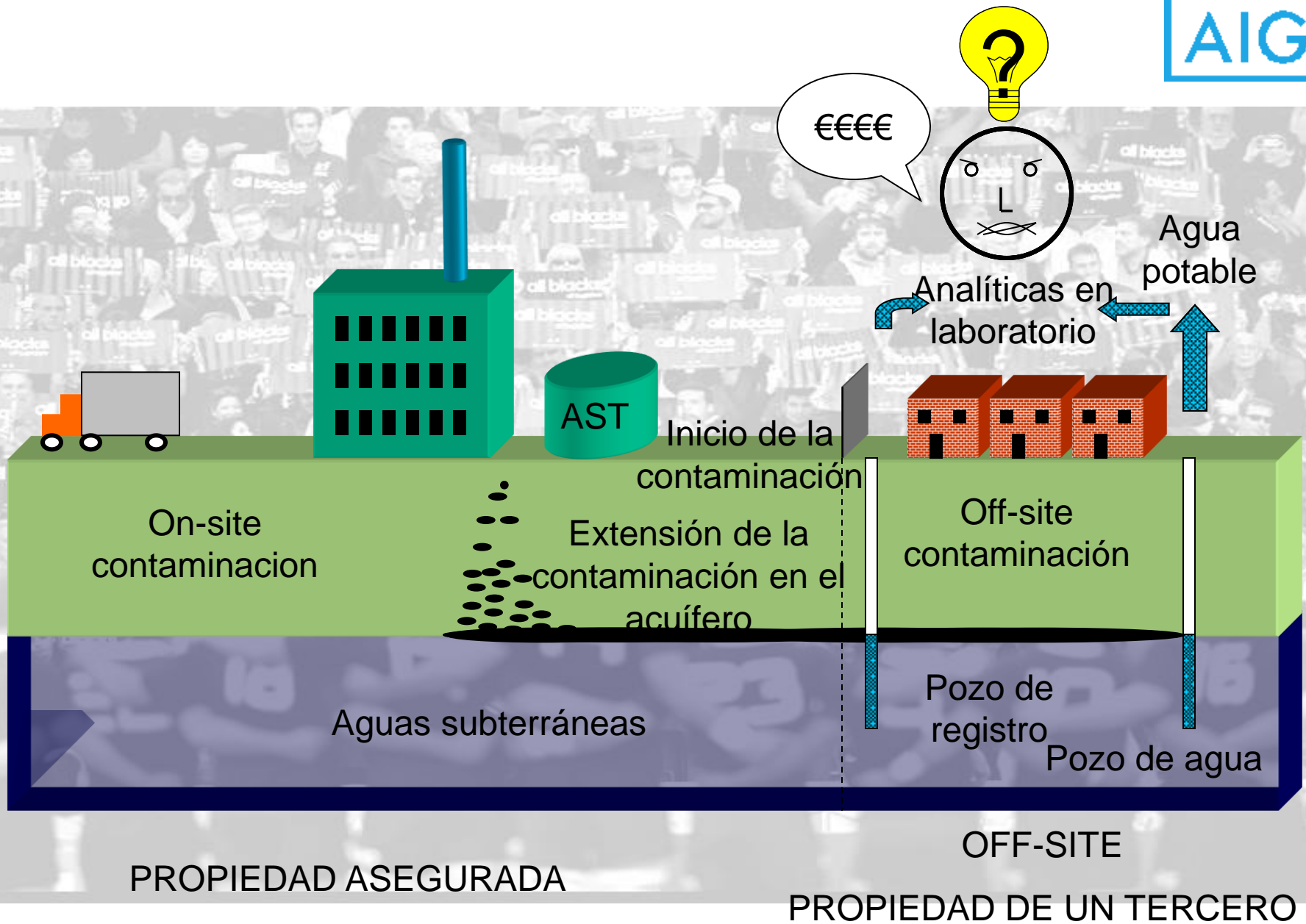
- Escapes de tanques y conducciones subterráneas
- Escapes de tanques y conducciones aéreas
- Derrames continuados en áreas de proceso, áreas de envasado, áreas de carga, Etc.
- Infiltración de lixiviados y aguas de lluvia en pozos y pozos secos
- Aguas de lluvia que arrastren materias primas y residuos almacenados
- Malas prácticas



¿CÓMO SE DESCUBRE LA CONTAMINACIÓN EN EL SUELO Y AGUAS SUBTERRÁNEAS?

- Propietarios de Industrias y Comercios pueden haber encargado la elaboración de estudios e informes medioambientales (generalmente realizados por consultores).
- La contaminación se descubre, habitualmente, sin informes medioambientales específicos.
 - Durante movimientos de tierras (on-site and off-site)
 - Durante el mantenimiento de instalaciones que no son inspeccionadas regularmente
 - Durante el desarrollo de zonas de la parcela sin uso anterior
 - Trabajos en terrenos e instalaciones colindantes
 - En zonas fuera de la parcela, cuando la contaminación afecta a pozos o aguas superficiales.
 - Olores detectados fuera de la instalación

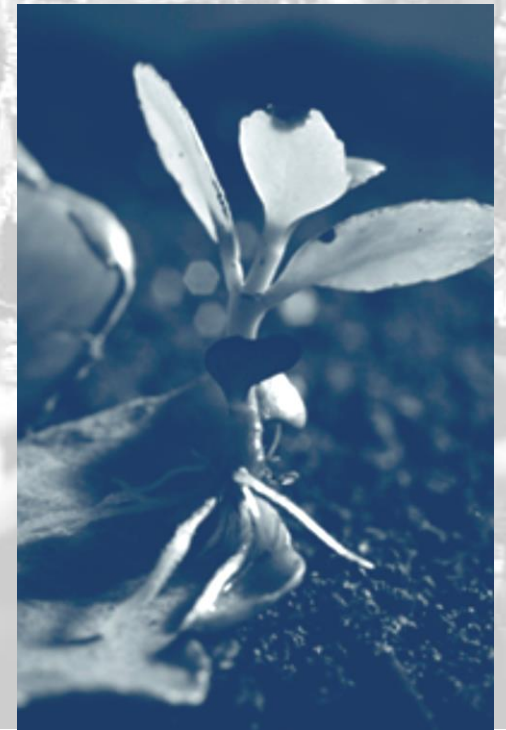
Ejemplo de contaminación



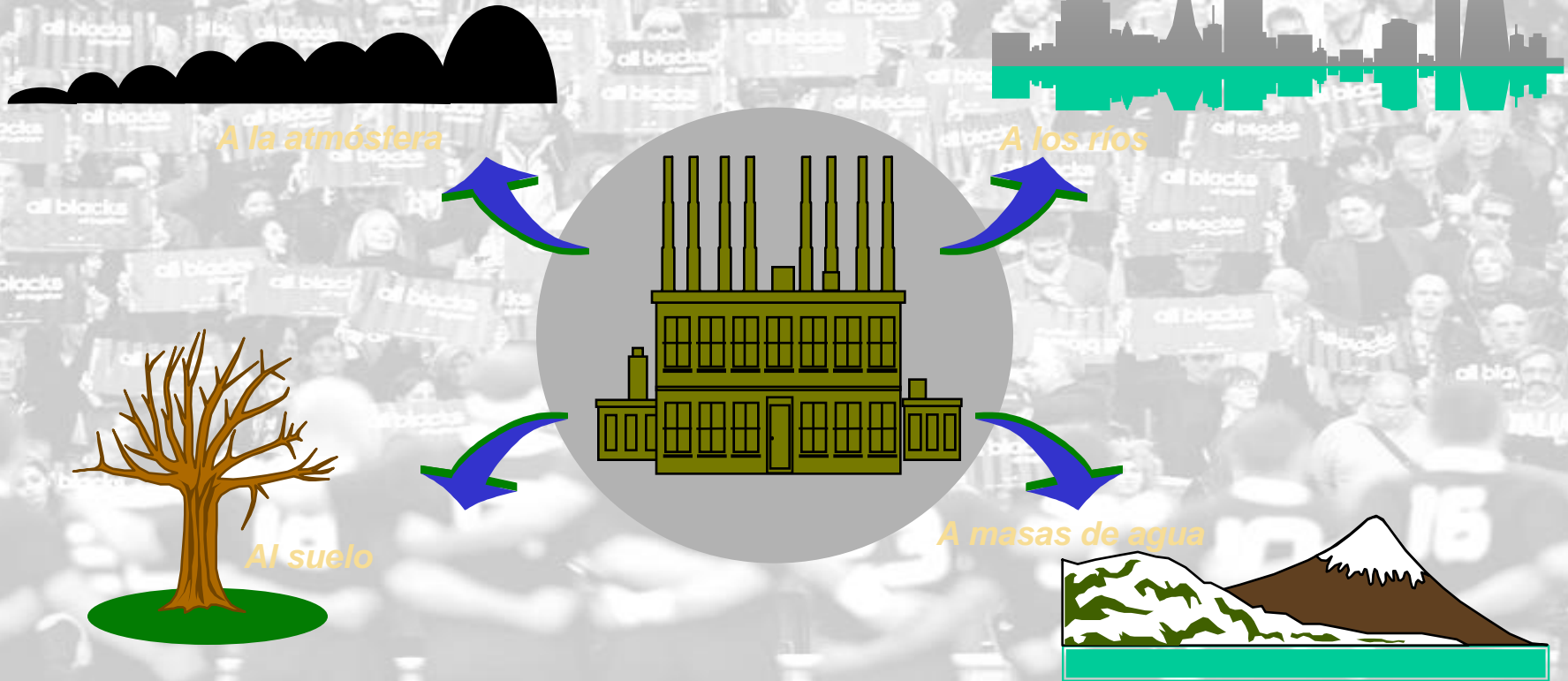


EnviroProSM

Incluyendo cobertura para los daños a los Recursos Naturales



Protección Medioambiental



Contaminación causada desde una situación de riesgo asegurada provocando un impacto medioambiental con daños personales y/o materiales a terceros

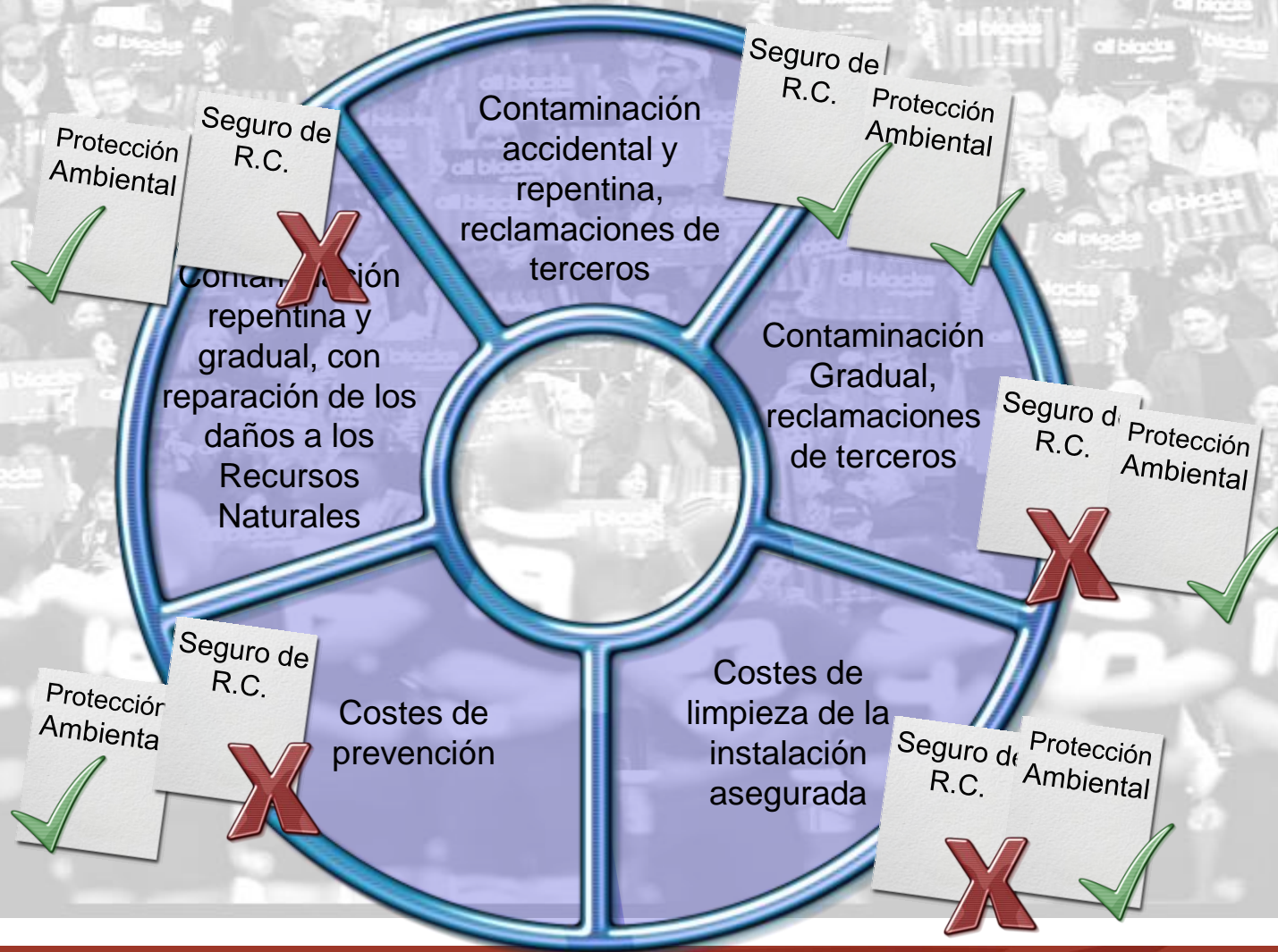
Respuesta de AIG Europe. Enviopro

- Póliza Enviopro “Protección Medioambiental”.
- Cobertura tanto para la contaminación/daño ambiental accidental como gradual.
- Costes de limpieza (on-site & off-site)
- Daños personales a terceros
- Daños materiales a terceros

Póliza EnviroPro. Coberturas.

- COSTES DE PREVENCIÓN Y AMINORACIÓN
- DAÑOS A LOS RECURSOS NATURALES
- COSTES DE DEFENSA Y FIANZAS, incluidos los derivados de reclamaciones por daños a la biodiversidad.

Seguro Medioambiental



Póliza Enviopro. Continuación

- **POSIBILIDAD DE INCLUIR COBERTURAS ADICIONALES:**
 - **TRANSPORTE**
 - **INTERRUPCIÓN DEL NEGOCIO**
 - **RETROACTIVIDAD (caso por caso)**
 - **CONTRATISTAS**

VENTAJAS POLIZA ENVIROPRO

- **CONDICIONADO MAS SENCILLO**
- **ADAPTACION A LA NUEVA LEGISLACION**
- **FLEXIBILIDAD EN LAS COBERTURAS**
- **LIMITES HASTA 50 MILLONES DE EUROS**
- **PRODUCTO ADAPTADO EN CADA PAIS DE LA UNION EUROPEA.**
- **CUESTIONARIO MAS SENCILLO.**

The background of the slide is a grayscale photograph of a large crowd of people. Many individuals in the crowd are holding up rectangular signs that read "all blacks" in a bold, sans-serif font. The crowd appears to be at a public event or protest. In the foreground, the backs of several people wearing dark jerseys with white numbers (19, 23, 10, 16) are visible, suggesting they are part of a sports team or a group of participants.

EJEMPLOS DE SINIESTROS

Contaminación campo de cultivo de apio



FOTOGRAFÍA N°2: Detalle trituración madera.



FOTOGRAFÍA N°3: Medidas preventivas vista desde el interior.



FOTOGRAFÍA N°4: Medidas preventivas vista desde el exterior.



FOTOGRAFÍA N°5: Vista general del campo de apios.



FOTOGRAFÍA N°6: Detalle de contaminación en una planta de apio.



Contaminación campo de cultivo apio



- Daños a un cultivo de apios.
- Emisiones difusas de serrín permitidas por la Administración.
- Descuido del asegurado por no establecer medidas suficientes para evitar la difusión del serrín a los campos de cultivo colindantes.
- Anteriormente existía cultivo de ajo, no se producía contaminación por lo que la ADM permitía las emisiones difusas
- Conclusión: reclamación de 41.795,28 €

Transporte de mercancías peligrosas: vertido de queroseno



Transporte de mercancías peligrosas: vertido de queroseno

- Apertura por parte de un tercero de la válvula de purga de la cisterna asegurada (acto de sabotaje).
- Contaminación arroyo cercano junto con una arqueta de recogida de agua, que desembocaban en la ría
- Actividad dentro del Anexo III: Responsabilidad objetiva, pese a que el operador en el ejercicio de su actividad no fue el causante del vertido.
- Reclamación: 440.000€

Oil Spill from Tomato Factory

Premises On & Off Site : Food processing

The Insured owns and operates a plant that produces derivative tomato products in Portugal.

The plant has various equipment on site including aboveground storage tanks, boilers, vapor heat exchangers, fuel oil heat exchangers and vapor water heaters.

Under normal operations, clean condensates from the oil and water heat exchangers are collected and discharged into a storm water drainage system that ultimately discharges into a nearby stream and river.

A crack developed in the piping of the fuel oil heat exchanger allowing fuel oil into the condensate, eventually affecting the nearby stream, river and vegetation. Local regulatory authorities were engaged.



Actual Claim handled by Chartis

Coverage applicable to the above Incident:

- 3rd Party Bodily Injury or Property Damage
- Business Interruption
- Offsite Cleanup Costs
- Biodiversity Damage
- Transportation
- Onsite Cleanup Costs
- Mitigation Costs
- Defense Costs

NOTICE: These claim scenarios are specifically designed to be of a general nature and are not intended to be a representation that a similar fact situation may or may not be covered under a Policy. All claims are subject to the terms, conditions and exclusions of the specific policy issued and, further, coverage for any claim is subject to a review of all of the facts & circumstances of that particular claim. These descriptions cannot be relied on to justify coverage in any situation.



Pollution from Fire Runoff Water

Premises Off Site : Metal Recycling

The Insured owns and operates a metal recycling facility in southern France that suffered two separate fires in December 2007 and March 2008, respectively.

Samples taken to comply with discharge permit requirements revealed elevated levels of pollutants.

Further investigations showed that the water runoff from the fire and fire suppression materials had affected the wastewater treatment equipment at the Insured's facility.

The regulatory authorities have been engaged as animals and vegetation in a nearby protected swamp were impacted.



Actual Claim handled by Chartis

Coverage applicable to the above Incident:

- Offsite Cleanup Costs
- Onsite Cleanup Costs

3rd Party Bodily Injury or Property Damage

- Biodiversity Damage
- Mitigation Costs

Business Interruption

- Transportation
- Defense Costs

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Chlorine Release into River

Premises Off site : Waste Management

In September 2007, employees of a large wastewater company were cleaning filters when a release of chlorine took place. The chlorine spread 3 miles downstream and the Environment Agency were called to the scene after residents and anglers reported that the river had turned “milky.”

The clean-up operation took 3 days and the Environment Agency removed two tons of dead fish.

The operator was prosecuted, fined and ordered to contribute towards the clean-up costs. The operator made a “gesture” to the local fishing communities to help restore the river back to its previous condition.

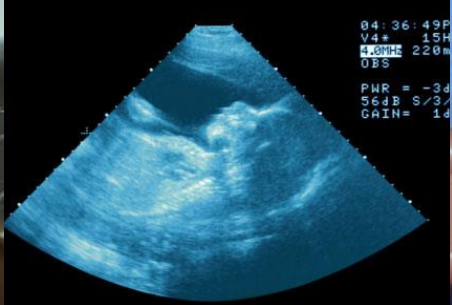


Loss Illustration from the Environment Agency (UK)

Coverage applicable to the above Incident:

- | | | |
|--|---|--|
| <input checked="" type="checkbox"/> Offsite Cleanup Costs | <input checked="" type="checkbox"/> 3rd Party Bodily Injury or Property Damage | <input type="checkbox"/> Business Interruption |
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Bring on tomorrow



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