



Environmental Services

Environmental concerns have become a much higher priority for companies who need to find ways to implement cleaner, greener processes at a reasonable cost. Equity Risk Partners has stayed ahead of the curve when it comes to environmental exposures and has the experience and knowledge to help clients ensure regulatory compliance and mitigate the risk of environmental impact of their operations.

Types of Companies

- Collection, Processing, and Disposal of Solid and Liquid Waste
- Collection, Processing, and Disposal of Hazardous Waste
- Collection, Processing, and Disposal of Medical Waste
- Environmental Consulting Services
- Managed / Outsourced Services Companies
- Recycling: Single-stream and Electronic Waste
- Waste Water Treatment

Key Risk & Insurance Components

- The most important risk management concern is to comply with all federal and local environmental protection regulations and laws, such as those concerning clean air, clean water, emissions reduction, the protection of sites such as Indian burial grounds, the protection of certain animal habitats, natural resources, etc.
- **Transportation** is a high risk for waste / materials transported beyond the property boundaries.
- **Business Interruption** risks can be high due to costs incurred as a result of pollution conditions at a site.
- **Non Owned Disposal Sites** associated with liability at designated disposal sites are a high risk.
- **Premises Environmental Coverage (PLL)** fills the “environmental gap” left in most **General Liability** policies for owners of property and operators of facilities or sites. **PLL** provides the following benefits:
 - Can be used as an external financing mechanism for environmental losses / claims that would otherwise be paid by the owner / manager of the property.
 - Provides asset protection from catastrophic environmental events associated with day-to-day operations.
 - Can be structured to meet a variety of requirements and objectives, including, but not limited to, regulatory obligations, contract requirements, lender requirements, landlord obligations, and business objectives.
 - Provides clarity with SEC reporting of the company’s environmental liabilities.