

# Services



## PREVENT Environmental Risk Services

### Complete Environment Risk Assessment Solution

On the 1st July 2014 the Independent Sentencing Council issued new guidelines for sentencing those found guilty of environmental crimes – allowing or permitting environmental damage. The sentencing guidelines which are likely to be robustly applied could potentially lead to fines of £millions or custodial sentences of up to 3 years.

Despite these significant increases in the penalties for environmental offences, many businesses still rely upon standard Public Liability wordings when faced with environmental risks, often with disastrous financial consequences both in terms of operational capability and of increasing importance, corporate reputation.

Recognising the need for business owners to be able to establish and take action to reduce their environmental exposure QuestGates, the UK's leading provider of environmental claims solutions, has joined forces with Oracle Environmental Experts to develop and deliver a new range of risk management services for Brokers, Insurers and Policyholders.

“PREVENT” Environmental Risk Services comprises an innovative range of services aimed at providing property owners and occupiers with reassurance that environmental risks and liabilities have been adequately identified and assessed, and where appropriate, provide recommendations for improvements to reduce the likelihood of an environmental incident occurring, which may also ultimately reduce premiums.

Any of the PREVENT services can be used to assist clients in the assessment and reduction of environmental risks over their property portfolios.

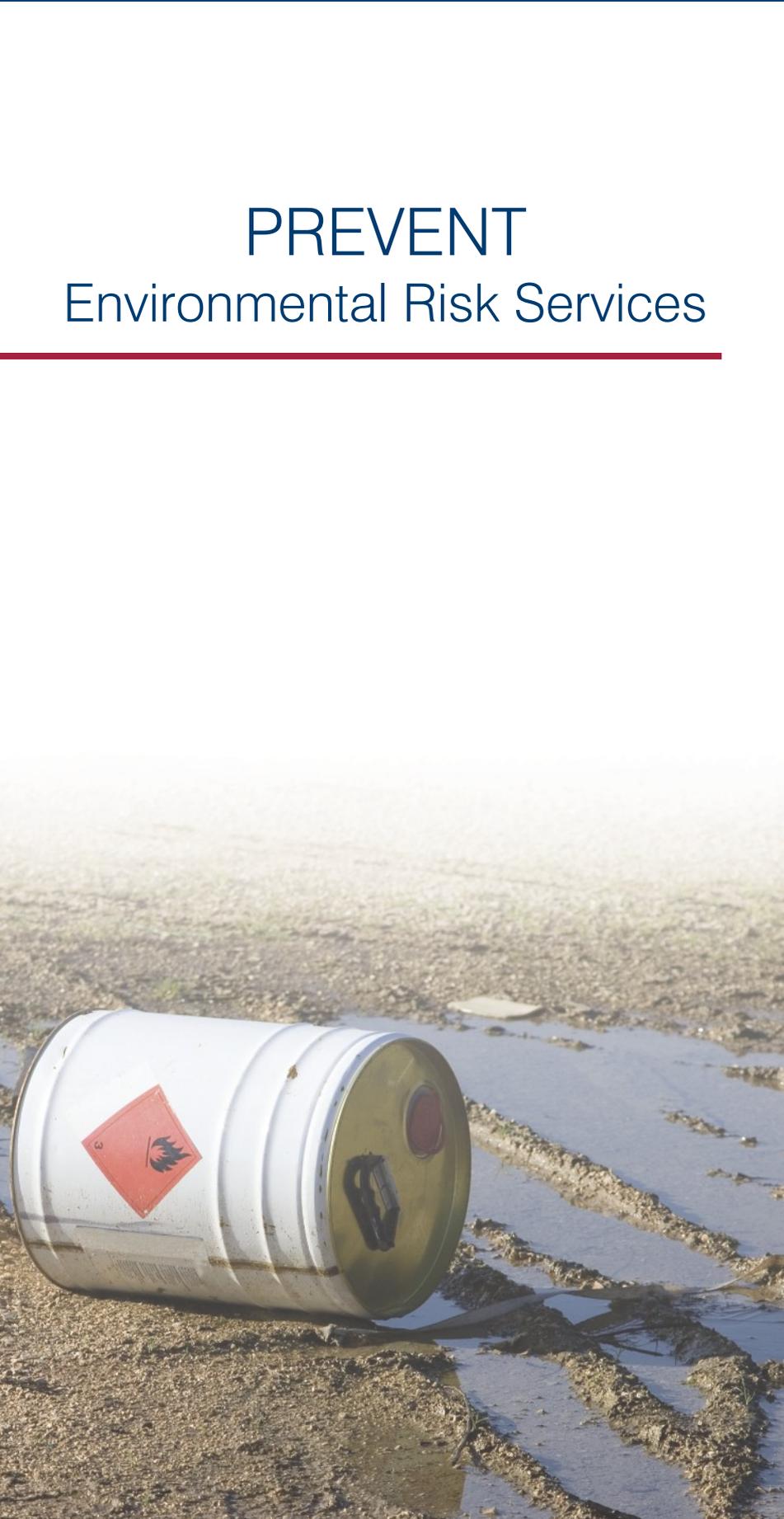
The PREVENT product range includes the following:

- Environmental risk appraisals
- Baseline condition surveys
- Environmental due diligence audits

The services have been developed to be of particular value to Insurers, Brokers and their clients in the following sectors:

- Agriculture
- Property Investors/Real Estate
- General Commercial Risks
- High Net Worth/Private Clients

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# PREVENT - Environmental Risk Services

## The features of the PREVENT Services are:

- Telephone consultation and site visits including detailed review of current site activities
- Identification of potential environmental hazards including operational activities such as use and storage of bulk fuels, chemicals or storage of agricultural by-products
- Assessment of environmental site sensitivity including presence of aquifers, surface watercourses, abstraction boreholes or other ecologically sensitive receptors
- An assessment of the potential consequences and severity of an environmental incident to determine an environmental risk profile for the site
- Where appropriate, intrusive site investigations are completed including soil, groundwater and surface water sample collection and analysis
- Further detailed risk assessment to determine any currently unacceptable risks to identified receptors
- Provision of recommendations for remedial action (if required) and a record of the environmental conditions of a site at the point of policy inception if appropriate
- Comment on suitability/effectiveness of existing policy cover following environmental risk survey process.

The impact of a significant environmental incident can be disastrous for a business through disruption, remediation costs, statutory fines or even custodial sentences.

By taking a proactive approach either pre-policy inception or during the course of a policy term we can identify likely environmental risks, their scale and potential consequences. The plan that we subsequently provide minimises these risks, thus ensuring that they are adequately managed and controlled.

**UKSpill**  
ASSOCIATION

The voice of the UK spill industry

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