

ENVIRONMENTAL INSURANCE FOR MERGERS AND ACQUISITIONS



AVAILABLE LIABILITY RISK TRANSFER WITH ENVIRONMENTAL INSURANCE

- On-site and offsite cleanup costs discovered by the insured or as required by a third party
- Third-party bodily injury or property damage claims, as well as legal expenses
- Non-owned disposal site liability
- Transportation liability for waste and product transfer
- Business interruption costs caused by pollution conditions
- Personal injury and remediation costs for known contamination
- Reopener coverage for remediated contamination
- A lender-specific policy to offset financial guarantees a party may have to its financier

BENEFITS OF EFFECTIVE ENVIRONMENTAL RISK TRANSFER

- Defines the known risks and their cost of treatment so that true deal valuation can occur
- Protects directors and officers from liability
- Protects shareholder value from unexpected costs
- Simplifies the transaction by transferring risk to a well-capitalized insurer
- Reduces post-transaction representations and warranties litigation
- Increases the success rate of transactions with significant environmental issues



POLICY TERMS AVAILABLE

- Over \$100 million in limits of liability
- Policy Terms up to ten (10) years
- Post-closing incident coverage
- Contractual liability coverage
- Excess of indemnity coverage
- “Reverse retro” coverage to segregate pre-closing liability from post-closing new incidents

WHO WE ARE

Balance Partners provides environmental insurance placement for Mergers and Acquisitions in all 50 states. Led by Brad Maurer JD CPCU, Balance offers expert advice in environmental liability risk assessment and specification of environmental insurance policy terms to overcome environmental liability allocation issues in deals.

THE BALANCE DIFFERENCE

Balance has technical, legal, and most importantly underwriting experience. With decades of underwriting environmental insurance for M&A, we understand what environmental insurance companies are capable of insuring and the proper pathway to reach the best policy terms and pricing.

We “pre-underwrite” deals to set reasonable expectations of policy terms and pricing to be considered in the drafting phase of purchase and sale agreements before the delay of submitting applications to underwriters.



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