

HAZARDOUS GOODS, TANKERS AND ENVIRONMENTAL INDUSTRIES

PROTECTING UK BUSINESSES FOR OVER 30 YEARS



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> ABOUT US - A MESSAGE FROM OUR MD

With over 30 years' experience, Pen Underwriting are specialists in providing insurance and risk management to the Hazardous Goods, Tankers and Environmental Industries.

Due to our industry knowledge and long standing relationships with **A-rated capacity providers***, we are able to offer **comprehensive support** to our brokers' clients, with one of the **most industry specific sets of policies in the market**, with our in house claims specialists mitigating loss and protecting our mutual clients brand when the worst happens.

During our 30 year history, our product and proposition has continued to evolve, ensuring it remains relevant and tailored to the industries that we operate within and for the customer who we insure. We believe it is our experience and expertise, that makes us unique!

Insuring with Pen provides you and your clients with **access to specialist people and services** that include:

- Specialist underwriters
- In-house claims team
- 365, 24/7 Emergency Environmental Response Service
- Risk Management Support
- Disaster Recovery Services
- Crisis Response and Media Management

- Product Recall (chemicals only)
- Rehabilitation & Counselling services
- Preferential rates for environmental consultancy & training services

Whatever's needed, from risk management advice to managing incidents when the worst happens, the all-round services from Pen will **ensure your client is protected**.

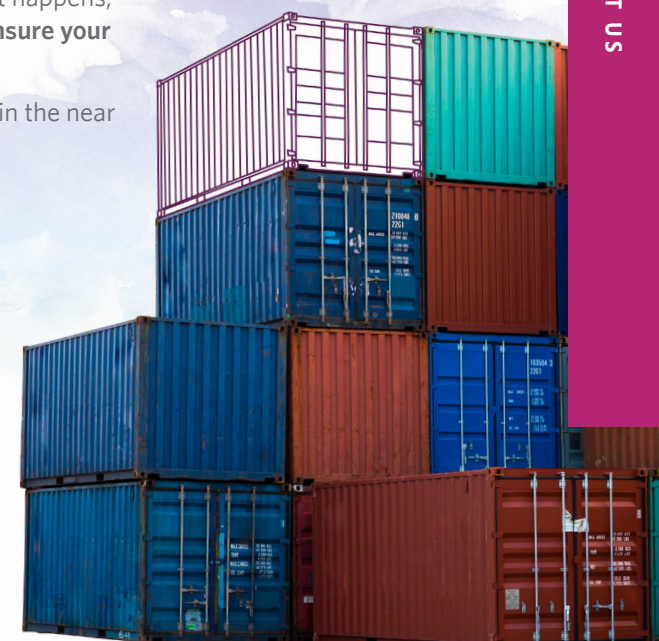
We look forward to working with you in the near future.



Adam

Adam Shefras
Managing Director

Adam has been with Pen's Hazardous Goods and Environmental business for over 25 years in a career wholly dedicated to supporting businesses operating in the sector. He now leads the business with a focus on developing strong relationships with our brokers, insurers and industry partners.



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› ABOUT US - WHY PEN?

In a time of market instability, Pen can offer certainty, security and longevity.

HAZARDOUS INDUSTRIES INCLUDE:

- Fuel & Oil Companies
- Chemical Companies
- Hazardous Goods Hauliers
- Tanker Hauliers
- Waste - Oil, Liquid & Hazardous
- Lubricant Companies
- LPG Companies
- Tank Wash
- Tank Installation
- Industrial Cleaning
- Environmental Contractors & Consultants

OUR PRODUCTS INCLUDE:

- Motor Fleet for Hazardous, Tankers & Environmental Industries
- Commercial Combined for Petrochemical Industries
- Commercial Combined for Chemical Industries
- Casualty for Drainage, Jetting and Environmental Contractors
- Goods in Transit for Hazardous Tankers & Environmental Industries

WHO DO YOU WANT BY YOUR SIDE?

With **exclusive access** to the UK's largest independent environmental response consultant and other industry specialists, we can reassure your client with first-rate, hands-on assistance pre and post loss.

In over 30 years and having dealt with over 100,000 claims, where Pen has provided the first response to an environmental incident, **not a single successful prosecution** has been made by the Environment Agency against our clients.

We can also offer specialist driver training in ADR, CPC and ODO at preferential rates via our in house training team, as well as many other Health & Safety and Risk Management Services through our partner companies.

ONE QUOTE TO MARKET

Pen operate a 'one quote' to market policy, meaning that by coming to Pen, you could be in sole possession of exclusive terms.

Please speak to the Pen team to learn more.

ABOUT PEN

Pen Underwriting is a multi-class, multiterritory Managing General Agent (MGA). When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise. From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone - with a bold new vision to become a £1bn GWP underwriting & distribution business.

OUR CORE VALUES ARE BUILT ON STRONG FOUNDATIONS

- **IDEAS** - We find smart ways to make the most of opportunities
- **AGILITY** - We are responsive people, empowered to make decisions
- **CONNECTING** - We work together to offer joined up solutions
- **FULFILMENT** - We deliver products, services, processes & infrastructure that provide a competitive advantage
- **SOLVING** - We focus on building our reputation as long-term partners

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> THE TEAM

NEW BUSINESS

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YOU CAN FIND ALL PEN CONTACTS AT- www.penunderwriting.co.uk/contacts

OUR NEW BUSINESS PROMISE

Our aim is that within two working days of receiving a risk submission, an underwriter will make contact to acknowledge receipt and agree clear next steps & confirm exclusivity if applicable.

OUR EXISTING BUSINESS PROMISE

Two months ahead of the renewal date, you will receive an email containing details of your dedicated renewal underwriter, plus a copy of the most current schedule and statement of fact.

For policies £10,000 GWP and above, the underwriter will aim to make contact in person 25 workdays before renewal to discuss renewal strategy and agree clear next steps.

If you require an alternative approach, please contact your aligned underwriter ahead of renewal to discuss and agree.

› OUR CLAIMS PROMISE

Our specialist in-house team of skilled claims handlers are based in Leatherhead. Their expertise allows us to provide what we believe is an unparalleled and market leading service.

BEFORE

- The key to quality claims management is regular communication. The Hazardous Goods, Tankers and Environmental team will work with you to agree **a communication plan that meets your needs and requirements**. We would propose an initial on-boarding meeting where we can agree how and when we interact to manage claims performance
- **We don't have a one-size-fits-all approach**, instead, our claims service is tailored to the niche markets we operate in and our customers requirements.

DURING

- Dedicated Claims Handler with Direct Contact Details – enabling you to **always speak to a decision maker** on your claim
- 24/7 Emergency Environmental Response – as a Pen client you are able to utilise our 24hr environmental emergency service
- We provide our insureds with a Crisis Response and Media Management service which is available to use 24 hours a day, every day of the year.
- Access to our 24/7 Business Disaster Recovery Assistance programme
- Access to Specialist Suppliers -Solicitors / Loss Adjusters / Engineers, to name but a few
- Early Intervention Employers' Liability Service – Bespoke early intervention service to support injured employees and employers in the period immediately post accident

AFTER

- You will have access to our Claims Relationship Manager, who will provide you with claims insights and help you understand any trends to assist with mitigating the chances of events reoccurring
- Management Information – This can be provided on an agreed frequency basis.



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› ADDED VALUE

We add value for our customers beyond the standard policy cover

24/7 EMERGENCY ENVIRONMENTAL RESPONSE (ALL POLICIES)

As a Pen client you are able to exclusively access our 24hr environmental emergency response facility operated by OHES Environmental - **the UK's largest independent environmental response consultant**. Their environmental consultants and clean up specialists will take instant control of the situation, acting rapidly and effectively during the vital first few hours to minimize the effects of the incident, including the authority to effect emergency work and contain the impact on the environment.

If you suffer a major out-of-office-hours incident when brokers or insurers are not contactable, your response could be significantly delayed. A fast response is vital, not only for containing the situation and avoiding Environmental Agency fines, but a late or poor response can boost claim costs. This is why Pen uses the services of OHES Environmental to make sure **we are contactable 24/7 whatever the circumstances**.

24/7 DISASTER RESPONSE (COMMERCIAL COMBINED POLICIES)

Not all emergency situations occur away from your premises. Should you be unfortunate enough to suffer a major loss at one of your sites and you insure your property through Pen, you'll have access to our "Business Disaster Recovery Service" which, within 48 hours, will provide you with an alternative emergency office in any one of 450 locations in mainland UK, complete with office furniture, meeting rooms, reception facilities, fax/copier and secretarial services

Our Business Disaster Recovery Service also includes:

- An event manager who will arrange and oversee the service delivery on site
- A PC network of up to 6 workstations
- Connectivity with internet and e-mail
- Reinstatement of your essential contact data
- Redirection of telephones

DRIVER TRAINING

Pen Driver Training has provided **specialist training for over twenty years** and has trained thousands of delegates and organises hundreds of training days each year both in the UK and abroad. All our services are **delivered by in-house specialists** supported by a network of associates who have expertise in their field and have practical in-depth experience of the industry. Our services are all designed to meet current legislative requirements relating to the storage and distribution of hazardous and general goods and general haulage industries. Plus, our friendly and professional instructors are easy to work with.

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› CRISIS RESPONSE & MEDIA MANAGEMENT

This service is included in Commercial Combined policies and is designed to look after the legal and business needs of your clients business in a coordinated and timely fashion with the aim of decreasing the threat to your clients via a flexible and responsive management approach to an event.

We provide our insureds with a 24/7 Crisis Support service which is available to use 24 hours a day, every day of the year.

FEATURES

PUBLIC RELATIONS SUPPORT

We will provide PR support to help you convey a clear assessment of the situation whilst minimising the impact on your reputation, including:

- Press Statements/Releases
- Media/Press conferences and briefing of spokespeople
- Web updates
- Press Monitoring and Liaison Activities

REHABILITATION

If the worst happens and either members of staff or the public have been injured,

we will work with you to provide the appropriate medical assistance or trauma counselling to those involved or those who may have witnessed the incident.

CUSTOMER SERVICE AND GENERAL ASSISTANCE

We will be able to assist and explain to you the serious procedures involved with inquests and repatriation of bodies from overseas, if relevant, so that you can in turn explain this to third parties as necessary. We are able to provide assistance to you in suggesting wording which should be used in any letters of condolence to families of employees, customers or members of the public.

LEGAL ADVICE AND ASSISTANCE

Your Crisis Support, if required, will include assistance from one of our panel lawyers who head up the Crisis Team and have had experience of managing significant incidents for over 10 years. The team will assist in ensuring your legal liability and any director's corporate responsibility is protected. They will also consider whether a recovery can be made against any third party insurers on notice of a claim, if appropriate.

HEALTH AND SAFETY

Support from health and safety industry professionals are able to provide immediate assistance or attendance at your premises, or can provide advice in the aftermath of an incident.

ONE CALL - ONE POINT OF CONTACT

Whatever your business and the nature of the crisis, our assistance will be provided by one point of contact, whether it be a loss adjuster, health and safety professional or lawyer experienced in your field of expertise. Your nominated contact will manage and coordinate all the other providers of our Crisis Service so you don't have to, ensuring that you receive the support you need, when you need it

EMERGENCY RESPONSE & ASSISTANCE

If appropriate in the wake of an incident, we can arrange for the injured party's family members to be brought immediately to the scene of the incident to be with injured loved ones and these expenses can be covered together with hotel and other incidentals, if required.

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› OUR PRODUCTS

**MOTOR FLEET FOR
HAZARDOUS,
TANKERS &
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INDUSTRIES**

**COMMERCIAL
COMBINED FOR
PETROCHEMICAL
INDUSTRIES**

**COMMERCIAL
COMBINED FOR
CHEMICAL
INDUSTRIES**

**CASUALTY FOR
DRAINAGE,
JETTING AND
ENVIRONMENTAL
CONTRACTORS**

**GOODS IN TRANSIT
FOR HAZARDOUS,
TANKERS &
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OUR PRODUCTS

These are brief product descriptions only. Please refer to the policy documentation paying particular attention to the terms and conditions, exclusions, warranties, subjectivities, excesses and any endorsements.

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› MOTOR FLEET FOR HAZARDOUS INDUSTRIES

Specialist insurance for companies involved in the carriage of hazardous goods or general tankers haulage.

WHO QUALIFIES?

Motor fleets with at least 25% of turnover relating to the carriage of hazardous goods and/or where tankers make up at least 25% of the fleet.*

Target industries include:

- Fuel & Oil
- Chemical
- Lubricant
- LPG
- Waste Oil and other "Wet" Waste
- Tank Installation
- Hazardous Goods Hauliers
- Tanker Hauliers
- Food & Beverage

KEY DIFFERENTIATORS

- Liability arising out of accidental spillage or crossover of product during loading or delivery either on or off the public highway, subject to driver error
- Liability for damages caused by accidental contamination of 3rd party product as a result of driver negligence
- 3rd party property damage: commercial vehicles inc. hazardous goods £10m, cars £50m and unlimited bodily injury
- New vehicle replacement within one year of registration where repair costs exceed 50% of recommended retail price
- Full lease/residual value settlement basis in the event of total loss within one year of registration up to a maximum of 20% of the market value shortfall

- Personal Accident/Legal Expenses as standard
- Hire of replacement vehicle following theft
- Environmental statutory liability up to £1m any one period of insurance
- Theft of keys up to £1,000
- Terrorism to £5m as standard
- Theft where keys have been left in the vehicle where required by the Fire Service.

We are able to provide Excess of Loss to cover up to £20m Third Party Property Damage & Terrorism.



* We can consider clients with between 10-25% Turnover and/or Tankers

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› COMMERCIAL COMBINED FOR THE PETROCHEMICALS INDUSTRIES

WHO QUALIFIES?

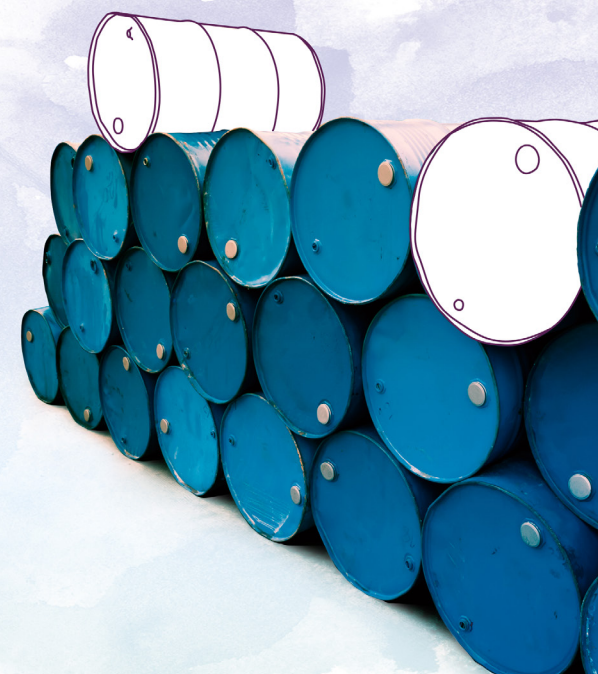
Companies involved in the manufacture, blending, wholesale, import/export, storage, haulage, installation and/or servicing in the following sectors:

- Fuel and oil
- Biofuel
- Lubricant
- Gas
- Waste oil
- Hazardous and liquid waste companies excluding asbestos
- Environmental tankers
- Environmental/Remediation and Spill Response consultants
- Fuel tank and boiler installation, servicing and decommissioning companies
- Tankers and hazardous goods hauliers

We can also consider contractors to any of these industries.

KEY DIFFERENTIATORS

- Statutory Environmental Protection up to the Public Liability limit of indemnity (in the aggregate)
- Bulk Stock Fluctuation protection
- Crisis-management and media protection
- Disaster Recovery Services
- Business interruption is extended to cover loss of tankers following a loss at a premises shown on your policy
- Clean-up of Own Land (following a sudden and unforeseen spillage of product) up to £100K as standard
- Tax Investigation Services to £2K limit of indemnity
- Financial Loss to £50K limit of indemnity
- Rehabilitation & Counselling Services
- Non declaration based



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› COMMERCIAL COMBINED FOR THE CHEMICAL INDUSTRIES

Our cover for the chemical industries includes companies who manufacture, blend, wholesale, import/export, store and/or haul chemicals across a diverse range of industry sectors.

WHO QUALIFIES?

We have particular expertise in:

- Paints and coatings
- Inks and Dyes
- Solvents
- Alcohols
- Adhesives and Sealants
- Industrial Acids and bases
- Resins and waxes
- Emulsifiers
- Detergents
- Cleaning / janitorial chemicals
- Water treatment chemicals
- Production of Polymers and Synthetic rubbers
- Commodity Chemicals

KEY DIFFERENTIATORS

- Product Recall included up to £50k aggregate limit
- Crisis-management and media protection
- Financial Loss to £75K limit of indemnity
- Research & Development Costs to £25K limit of indemnity
- Disaster Recovery Services
- Business interruption is extended to cover loss of tankers following a loss at a premises shown on your policy
- Clean-up of Own Land (following a sudden and unforeseen spillage of product) up to £250K as standard
- Stock Cost Fluctuation (to manage product cost variations) 15% uplift
- Professional Indemnity to £50k limit of indemnity
- Statutory Environmental Protection up to the Public Liability limit of indemnity (in the aggregate)
- Rehabilitation & Counselling Services
- Tax Investigations to £2K limit of indemnity
- Non declaration based



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> DRAINAGE, JETTING AND ENVIRONMENTAL CONTRACTORS

WHO QUALIFIES?

Our Drainage, Jetting and Environmental contractors insurance is tailored to the needs of:

- Low pressure jetting
- High pressure jetting
- Ultra high pressure jetting
- Environmental tankers companies
- Drainage
- Drain repair, remediation and lining
- Internal tank cleaning
- CCTV drains surveys
- Environmental contractors & Consultants
- Remediation contractors
- Associated activities

KEY DIFFERENTIATORS

- Cover for confined space work
- No depth limit
- Statutory environmental cover
- Non-declaration basis
- Property being worked upon
- 24/7 Emergency Environmental response

WHAT'S COVERED

Our casualty wording includes:

- Employer's Liability Insurance
- Public & Products Liability Insurance
- Commercial Legal Expenses Insurance - Optional

WE CAN ALSO OFFER:

- Motor Fleet Insurance



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> HAZARDOUS GOODS IN TRANSIT

Comprehensive Goods in Transit cover for carriage of an insured's own goods or a third party's products.

WHO QUALIFIES?

We offer Goods In Transit cover for:

- Fuel and oil
- Chemical
- Biofuel
- Lubricant
- Gas
- Waste oil
- Hazardous and liquid waste companies excluding asbestos
- Environmental tankers companies
- Environmental consultants
- Fuel tank and boiler installation, servicing and decommissioning companies
- Tankers and hazardous goods hauliers

KEY DIFFERENTIATORS:

- Specialist Contract Cover
- Transhipment
- Product Contamination including whilst loading and unloading
- Low Claims Rebate available on all policies over £5k GWP
- No RHA/CMR sub-contractor back to back requirements considered
- Losses resulting from administrative and clerical errors



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> OUR APPETITE

RISKS IN APPETITE

Fuel & Oil Distribution (Commercial & Domestic)
Marine Fuel Delivery
LPG / Gases Storage & Distribution
Forecourt Portfolio
Hazardous Goods/Tanker Hauliers/ Warehousing/Storage
Tanker Hauliers of Non Hazardous Goods
Tanker Hauliers of Food & Beverages
Waste Oil Recovery/Processing /Storage/Transportation/Recycling
Sewage/Slurry/Cess Pitts Risks
Liquid Waste Including Hazardous
Pressure Jetting Including High & Ultra High Pressure Jetting
Drainage & Environmental Contractors
Environmental Consultants/Contractors/Remediators
Lubricants & Solvents
Chemical Supply, Manufacturing, & Distribution
Adhesives/Sealants/Resins/Waxes/Acids/Inks & Dyes/Paints & Coating
Water Treatment Chemical Manufacture and Supply
Emulsifiers / Detergents and Cleaning Products Manufacture
Polymers and Synthetic Rubber Manufacturers
Tank & Ancillary Equipment Manufacture Installation & Servicing
Internal & External Tank Cleaning and Tank Wash Facilities
Tank & Ancillary Equipment Manufacture & Servicing

CAN CONSIDER

Airside Exposure
Explosive & Radioactive Hauliers
Building Contractors for Fuel Premises
Drum Reconditioners
Incidental Non-Licensed Asbestos Work
Hazardous Haulage Less than 25% of Turnover
Bio fuels Processing/Generation

RISKS OUT OF APPETITE

Pharmaceutical Manufacture (End Product)
Cosmetics Manufacturing
Dry Waste
Recycling Risks other than Liquid Waste
Motor Trade Risks
Anaerobic Digestion in Isolation
Licensed Asbestos Removal/Processing/Disposal
Tippers Including Refuse
Aggregate Contractors
Vehicle Transporters
First Tier Food Stuff Manufacturing
Water Treatment Contractors



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› TESTIMONIALS

BROKER TESTIMONIAL

"Pen Hazardous Industries were instrumental at helping us win a new Chemical Company in a challenging insurance climate. We worked in exclusive partnership to deliver a proposition that met the client's needs at a cost effective premium.

It wasn't just the breadth of specialist covers that helped us win the business, but the tenacity and engagement from the Pen Underwriter throughout our discussions and negotiations. Our new client now has an insurance solution that is fit for purpose with wider cover and risk management support – Thanks Pen Hazardous Industries, I look forward to working with you again soon."

- Independent Broker, South Wales - 2020

BROKER TESTIMONIAL

"Having worked closely with Pen Underwriting (Hazardous and Environmental) for many years they are without doubt the first port of call where risk placement is dictated by extensive levels of cover in this specialist industry sector whilst ensuring cost effective pricing. The engagement and consistency by their underwriters in an ever evolving insurance market is extremely refreshing alongside the expert advice which puts client risk protection paramount to the proposition. It is reassuring to know that both brokers and clients benefit from the highest levels of service, sustainable pricing and reassurance of consistent capacity.

I'd like to extend our thanks to Pen Hazardous on this most recent occasion for once again providing flexibility and excellent response times assisting us to secure a high value client whilst not only meeting but enhancing all set client review parameters".

- Independent Broker, North West - 2020

BROKER TESTIMONIAL

"We have been dealing with OAMPS (now Pen) for over 30 years. We had clients in the Petro-Chemical, Hazardous business with conventional covers placed in the mainly composite insurance market. There was no particular enthusiasm for this type of business and little understanding of the specific exposures involved.

The coverage offered was wider than any current insurance and competitively priced. In addition their enthusiasm for this type of business was refreshing and appreciated.

Over the years we have developed a close relationship with the management though personnel have changed the philosophy has not. This has been maintained particularly through Adam Shefras who has been involved since the early days of the UK operation.

Their success is demonstrated by their continued presence offering specific coverage and expertise (especially on spillage response).

They have provided a stability for the industry over a long period which unfortunately is all too rare. Long may it continue."

- Independent Broker, N. Ireland - 2020

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> CLAIMS CASE STUDIES

NON-MOTOR CLAIM - A CASE STUDY

INCIDENT SUMMARY

OHES were notified of a large loss of Gas Oil at an Oil Depot late in the afternoon in early December. On investigation it was found that a delivery of Gas Oil had been accidentally made to an already full Kerosene bulk storage tank causing an overfill of 12,000 litres.

Only a small volume of product was found to be present in the tank bund. A culverted stream ran below the site and large volumes of product were found to be present within the stream as it exited the site and entered farmland from the culvert. It was determined that the most likely cause of loss being the tank bund had failed.

EMERGENCY RESPONSE

An OHES Consultant and approved Sub Contractor attended the site in the early evening of 4th December. Booms and oil absorbent material was placed in several strategic locations along a 4km section of river.

Following the emergency response to contain the situation, a Vacuum tanker was used to remove accumulations of Gas Oil from six locations along the river where booms had been installed. Over the next few weeks the boom locations were monitored for accumulations of product and oil absorbents replenished as necessary. In conjunction with this work investigations were carried out at the oil depot. Following a loss adjuster investigation the loss was determined to be a Non-Motor Claim.

The Northern Ireland Environment Agency (NIEA) had been made aware of oil

within the river downstream of the site by 3rd parties and the site owner. They completed investigations and obtained statutory samples which were to be used as evidence should the Agency decide that enforcement action relating to the water pollution was to be pursued.

OUTCOME

The rapid emergency response and deployment of booms and absorbent material limited the impact to the river.

The NIEA were impressed with the fast response carried out by OHES and the ongoing containment and recovery actions that were carried out throughout the incident. Subsequently the site was not prosecuted, this is most likely owing to the speed of response and effective containment and recovery of the product.

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> CLAIMS CASE STUDIES

MOTOR CLAIM - A CASE STUDY

INCIDENT SUMMARY

OHES were instructed by Pen Underwriting to respond to an incident involving one of their client's domestic oil delivery tankers.

The tanker had swerved off the road whilst avoiding another vehicle, run down a wooded embankment coming to rest on the bed of a disused railway line adjacent to a river. Fortunately, the driver was not seriously injured.

The diesel running tank had been ruptured and one of the lids of the three pots was leaking, posing an immediate risk to the nearby river.

EMERGENCY RESPONSE

OHES arrived on site within two hours of instruction, the loss from the tanker pot was reduced and oil absorbents placed to stop any further loss to ground. Booms were placed in the river as a precautionary measure.

The tanker had three pots containing Kerosene and Gas Oil totalling 8,600 litres. Accredited UK Spill contractors carried out transhipment of the product to a second tanker without any additional loss of product to ground.

The tanker was recovered during the evening by Crane when there was less traffic and the road could be closed.

COMPLETED REMEDIATION WORKS

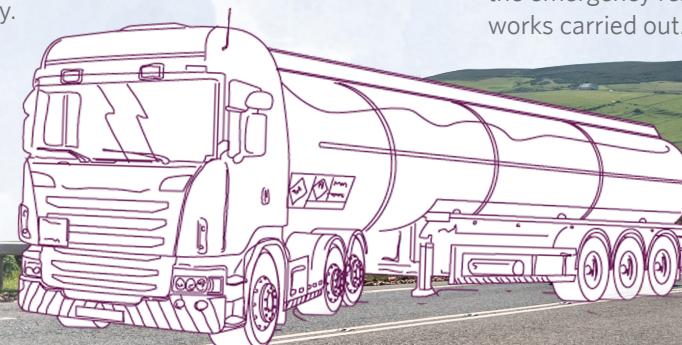
OHES carried out a survey of the impacted soils around the tanker and prepared a scope of works for the remediation works. Pen Underwriting approved the scope and costs allowing works to proceed without delay.

Contaminated soils were excavated over an area of 8.3m x 4.3m to a depth of 0.40m. Validation soil sampling confirmed no further works were necessary.

OUTCOME

A rapid emergency response led to loss of product from the tanker to ground being minimised and nearby receptors being protected. OHES liaised with local landowners to remove the contaminated soils over the river and through their land for licensed disposal.

All parties were extremely pleased with the emergency response and remediation works carried out.



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› OUR CAPACITY PARTNERS

QBE

The QBE relationship with Pen extends to over fifteen years and has succeeded through Pen bringing to the table in depth sector knowledge across all lines of business and an extensive distribution network that has allowed us to grow and continue to support a market leading proposition for clients and brokers alike.



ZURICH

We have a longstanding successful relationship with Pen going back to 2000 as our exclusive partner for the Fuel and Hazardous Goods sector. The proposition is built on customer centricity with risk management and a strong professional claims service, key to the ongoing success and development of the partnership.



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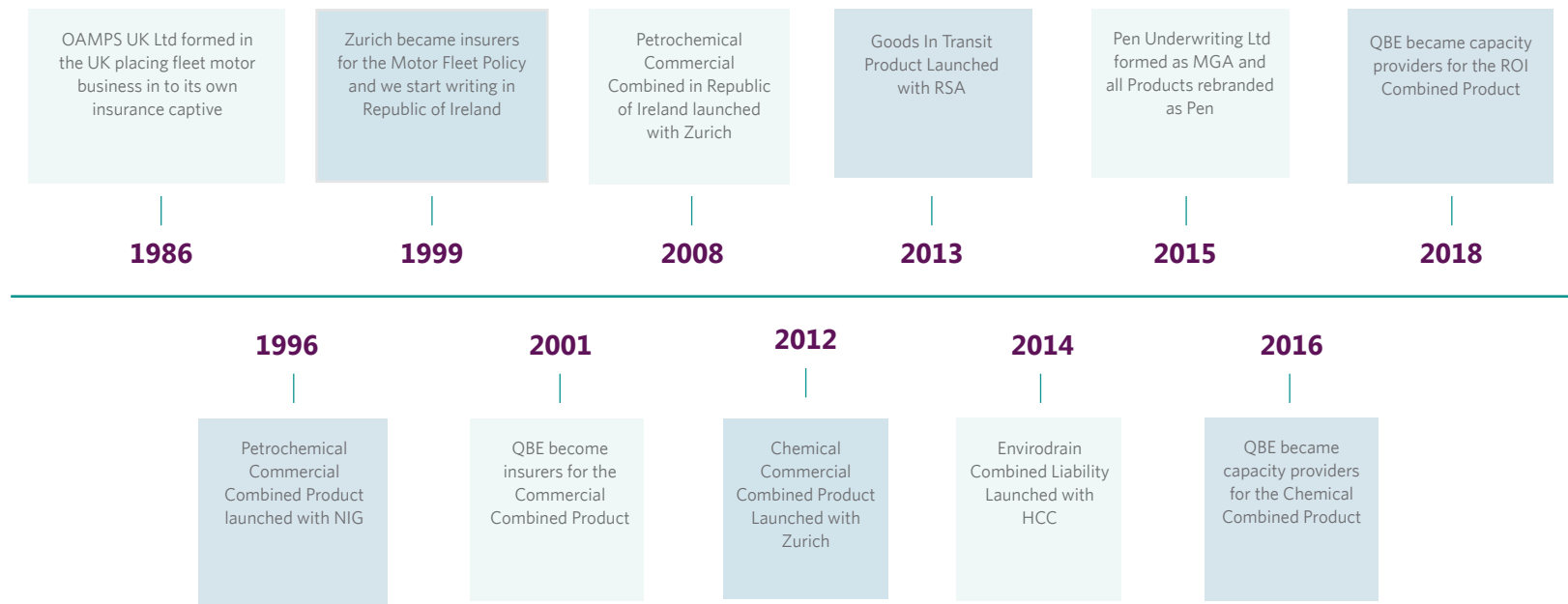
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> OUR HISTORY



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