

Helping energy businesses navigate environmental risk.

Your energy customers face a complex and evolving risk environment. How are you ensuring their risk management strategies are staying ahead of the curve?

From a renewable energy company harvesting wind and solar power, a hydroelectric plant partnering with Mother Nature to produce electricity or a biomass or natural gas company continuing to evolve production for efficiency and environmental interests, we're here to help with insurance solutions designed to meet the distinctive risks energy businesses face.

Value-added Services

Environmental Emergency Spill Response Hotline **877-6284-ENV**

- ▶ Provides access to valuable guidance and advice during an emergency, including response oversight and assistance in selection of an environmental remediation contractor.
- ▶ All of our insureds have access to The Hartford's Environmental Hotline for assistance.
- ▶ Administered by a nationally recognized, full-service environmental company.

Snapshot of Underwriting Appetites

Area of Focus	Policy	Appetite
Power Generation & Utilities 	Site Pollution	<ul style="list-style-type: none"> • Electric Cooperatives • Gas and Electric Utilities • Independent Power Producers • Power Generation and Transmission • Renewable Energy
Renewables 	Site Pollution	<ul style="list-style-type: none"> • Geothermal • Biomass • Hydropower • Wind • Biofuels
	Contractors Pollution	<ul style="list-style-type: none"> • Wind and Solar Energy <ul style="list-style-type: none"> » Contractors » Maintenance Service Providers
Upstream 	Contractors Pollution	<ul style="list-style-type: none"> • Ancillary Oil Field Services • Distributors of Oil Field Equipment • Instrument Logging and Survey Work • Oil Field Tool and Equipment Rental
Midstream 	Contractors Pollution	<ul style="list-style-type: none"> • Natural Gas Pipeline Construction and Maintenance Contractors
	Site Pollution	<ul style="list-style-type: none"> • Natural Gas Pipeline Operators • Natural Gas Processors • Natural Gas Storage • LNG Storage, Liquefaction and Regasification Entities
Manufacturing 	NP3	<ul style="list-style-type: none"> • Fabricated Metal Parts- both component parts and machinery • Valves, Pumps, Compressors, Actuators • Flanges, Seals, Fittings, Couplings, Hoses • Meters, Instrumentation/Gauges • Screens, Filters • Pollution Control Equipment • Separators, Exchangers • Aboveground Storage Tanks • Intermediate Bulk Containers

Policy Highlights

Insuring Agreements

Contractors Pollution Liability

- Coverage A – Operations Pollution Liability with broad definition of work to include protection for Contracting Operations, Transportation Activities and Waste Disposal Facilities
- Coverage B – Site Pollution Liability (S&A)
- Coverage C – Environmental Crisis Management

Available by Endorsement

- Misc. Professional
- Cyber

Site Pollution Liability

- Coverage A – Pollution Liability for insured site(s)
- Coverage B – Pollution Liability for off-site activities

NP3SM/NP4SM

- ISO-based Primary General Liability including Affirmative Insuring Agreements for Products Pollution and Pollution Liability arising out of a hostile fire
- Cyber & Data Compromise Liability
- Full suite of Environmental coverage
- Excess Liability coverage

Key Coverage Attributes

Contractors Pollution Liability

- No scheduling required for work
- Defense outside the limits
- Worldwide coverage territory
- Includes fungus, legionella, midnight dumping, silt and sedimentation
- Restoration costs including green standards
- Emergency cleanup costs – first party trigger and no sublimit
- Policy responds to the recommendation of an environmental professional in the absence of law
- No asbestos, lead or silica exclusion
- No professional exclusion
- Fines and penalties – criminal only
- Service of suit allowed in any jurisdiction
- Non-auditable premium
- Claim notice as soon as practical
- Blanket waiver of subrogation
- Broad additional insureds per written contract
- Newly acquired entity coverage for up to 120 days

Site Pollution Liability

- No scheduling required for insured sites or activities
- Separate defense limit
- Worldwide coverage territory
- Includes fungus, legionella, illicit abandonment, silt and sedimentation
- Restoration costs including green standards
- Emergency cleanup coverage built into all coverages and no sublimit
- Policy responds to the recommendation of an environmental professional in absence of law
- No asbestos or lead exclusion for BI, PD, clean up of soil/groundwater and inadvertent disturbance
- Fines and penalties – criminal only
- Service of suit allowed in any jurisdiction
- Claim notice as soon as practical
- Broad additional insureds per written contract

Available by Endorsement

- First-party business interruption
- Underground storage tank coverage with financial assurance
- Crisis management

NP3SM/NP4SM

- Employee benefits administration liability
- Crisis management coverage
- Primary GL limits are not eroded by non-GL pollution losses
- Worldwide territory coverage for products
- Broad named insured status for entities with at least a 50% interest
- Newly acquired entity coverage for up to 180 days
- Per location/per project general aggregate
- Excess liability applies over the GL coverage and any scheduled primary auto or employers liability policy with at least \$1 million in underlying limits
- Comprehensive operational and site pollution coverage tailored to the needs of the insured

Learn more.

Connect with a specialist from our team at [TheHartford.com/env](https://www.TheHartford.com/env)



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of February 2026.

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