

Article

When climate risk causes environmental harm

Extreme weather is creating hidden risk: environmental harm

Flooding from hurricanes and heavy rainfall can move through industrial sites, washing pollutants into groundwater and waterways and impacting the local environment with real consequences for nearby people and communities.

Environmental liability becomes genuinely proactive protection, not just risk transfer

It supports responsible operations by enabling faster response and remediation when something goes wrong, helping reduce the wider social and environmental impact and supporting clients as expectations rise from regulators, stakeholders and the public.

Pollution incidents aren't just a cost issue; they can affect health, livelihoods and local ecosystems

Exposures are shifting faster than many client's risk plans and the aim is to act quickly to limit harm. Wildfires are taking hold in areas where they previously didn't, and flooding is increasingly affecting places outside traditional flood zones. That means more organisations are potentially "exposed and unprepared" even if they've never considered themselves at risk.

How environmental liability protects clients

Clients that haven't historically faced these events still need emergency response planning and investment to manage unexpected incidents. Without adequate protection, the fallout can escalate quickly, liability for damages, significant clean-up costs, interruption to operations, reputational impact, and potential litigation.

Environmental liability can feature as part of a client's resilience and responsibility strategy helping them prepare for emerging exposures, respond faster when incidents occur, and reduce harm to the communities and environments they operate in.

With a range of **environmental liability products**, backed by experienced underwriting, technical know-how and claims expertise, our team helps your clients operate responsibly in an increasingly complex risk environment.

