

Insurance Solutions

PIER (Pollution Incident and Environmental Response)

A Nationwide Network for An Immediate Response

Chartis has remained the nation's top environmental insurance provider by monitoring and responding to the marketplace and by tracking changes in the law, in the industry, and in the types of environmental risk faced by our clients. Our goal has always been to offer real value-added programs with our policies, which together not only help provide for the comfort of your financial security, but also the means to respond quickly and effectively to a pollution incident.

For over 10 years, the Pollution Incident and Environmental Response (PIER) Program has provided Chartis insureds with around the clock emergency response services when it really matters; promptly responding, helping to assemble the correct team, advising on how to control remediation costs and assisting with minimizing overall environmental liabilities. PIER maintains a nationwide network of environmental and emergency response contractors and environmental specialists trained to assist with every stage of a pollution incident. One call from an insured sets a locally-based operation in motion, and within hours the correct team for every phase of the response can be assembled—from the initial emergency response, through site cleanup, to regulatory agency closure. Each provider within the PIER network has been rigorously vetted, and pre-set discounted rates negotiated with each of them, so you know your response is handled by a professional when you make the call to PIER: an integrated team, set rates and an efficient solution at every stage.

One Phone Call, One Solution

One phone call to our toll-free, 24-hour hotline initiates the PIER response. From that point on, every contractor in the PIER network is at the client's disposal. With an average response time of two hours within the continental US, Puerto Rico and parts of Canada, accessing the PIER network can get locally based specialists on the job immediately to help minimize damage, manage the public impact of the incident, and begin reclaiming the site.

A Powerful, Customized Response

The PIER network includes specialists in:

- Emergency spill response
- Environmental consultation
- Cause and origin investigation
- Regulatory consultation
- Waste disposal
- Air quality and plume dispersion modeling
- Public relations

- **Nationwide network of contractors**
- **Average two-hour response time**
- **Pre-negotiated contractors' rates**
- **No registration costs or fees**

To assure that you can be confident using the PIER team, the vetting of each of these contractors includes pre-negotiating their labor and equipment rates, statement of qualifications, insurance certifications, and references. While access to PIER is provided with your Chartis policy, you are not obliged to use PIER contractors for any or all of your response.

PIER (Pollution Incident and Environmental Response)

Continued

Insured Enrollment Costs: \$0

The PIER Program is a value-added program that accompanies your Chartis policy – no extra cost, no out-of-pocket registration expenses. Just another standard feature from the nation's premier insurance provider.

The Industry Standard in Pollution Response

With any pollution incident, the goal is always a fast, effective response. PIER is designed to provide assistance for any size incident, no matter how large or small. PIER can help you with the dispatch of an emergency responder for a minor transportation-related spill or with the coordination of a comprehensive response to a catastrophic event at a fixed facility.

No matter where you are, PIER is there.

How PIER response works

- **Call the PIER hotline (1-877-PIER-NOW) anytime, 24 hours a day, seven days a week**
- **Enter a call-back number**
- **Within minutes, receive a call from a trained consultant**
- **Describe the response you need and the services you wish to use**
- **PIER network providers in your area are connected to you**
- **PIER contractors bill the insured directly, according to pre negotiated rates**

If You Had an Environmental Accident You'd Want the Best Team to be There.....Immediately.

For More Information on Chartis Products:

1 800 348 4314 Telephone (9 a.m. – 5 p.m. EST, M-F)

For more information regarding the PIER Program please visit:

www.chartisinsurance.com/us/pier or call 602-512-2321



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Pollution Incident and Environmental Response (PIER) Program – Frequently Asked Questions

Q. What exactly is the PIER Program?

A. The Pollution Incident and Environmental Response (PIER) Program is designed to assist Chartis insureds with their response to petroleum, chemical, or hazardous material spills or other catastrophic pollution incidents at their facilities or from their fleet vehicles. PIER on-call representatives are standing by 24 hours a day, seven days a week to help assemble the correct response team from our national network of emergency response contractors, environmental consultants, remediation contractors, and other specialized firms. Additionally, a host of investigative and crisis management services that can also be accessed.

Q. Why should I use the PIER Program?

A. The PIER Program provides you with access to a national network of emergency response resources with just one phone call. All of the contractors in the PIER network have been subjected to a rigorous screening process, ensuring only the most reputable contractors are referred. As a Chartis insured, you will benefit from our buying power with the reduced rates that we have already negotiated with our PIER service providers.

Q. How do I access the PIER Program when I have an emergency?

A. To access the PIER Program 24 hours a day, simply dial toll-free **1-877 PIER NOW (877.743.7669)** and you will be connected to the Emergency Response Hotline. Enter your call-back number, and an on-call PIER Consultant will return your page, collect vital information, and assist in the dispatch of any emergency response services that you require.

Q. What are my responsibilities through the response process?

A. You are ultimately responsible for responding to and resolving your environmental pollution incident. The PIER Program is offered to assist you in the overall incident response process.

Q. Are my claim reporting requirements satisfied by accessing the PIER Program?

A. No. Please refer to your insurance policy for claim reporting requirements.

Q. By initiating a response through the PIER Program, does this mean that my claim will be covered? If not, who pays for the PIER services?

A. All coverage determinations are made by a Chartis Claims department after conducting a factual analysis of the incident and a review of the insurance policy. Covered costs will be paid or reimbursed up to the limit of the policy, subject to any deductible or retention amount. If it is determined that the incident is not covered by the policy, then you will be responsible for payment of the response. In either situation, you will still benefit from the pre-negotiated, discounted rates offered by our PIER Network service providers.

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Pollution Incident and Environmental Response (PIER) Program – Frequently Asked Questions

Q. How large does an incident have to be before I can contact PIER?

A. PIER is designed to provide assistance for any size incident, no matter how large or small. PIER can help you with the dispatch of an emergency responder for minor transportation-related spills or with the coordination of a comprehensive response to a catastrophic event at fixed facilities.

Q. Can I use PIER even if the response to my incident is not likely to exceed my deductible or result in a covered claim?

A. Yes. The only prerequisite to using the PIER Program is that you have a Chartis policy in effect at the time of the incident.

Q. What do I need to do to sign up for the PIER Program?

A. Although pre-registration is not a requirement, we encourage you to complete and return the attached registration form to ensure we have the appropriate contact information in the event of an environmental emergency.

Q. Who should I contact to discuss the PIER Program?

A. To find out more about PIER Program benefits and to register your company for PIER Program services, please contact:

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