



D&O FOR HAZARDOUS AND ENVIRONMENTAL INDUSTRIES

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

With over 30 years of experience* in providing insurance for hazardous and environmental industries, we are specialists whose expertise is respected by those we insure.

Key differentiators include:

- High limits of indemnity
- No Pollution Defence Costs exclusions

Our policy is exclusive, so you won't find our differentiated wording elsewhere on the market.

With our rigorous policy of exclusive quotes offered on a first come, first served basis, you'll find us easy to do business with.

*Originally trading under our legacy brand, OAMPS

WHAT ELSE DO YOU NEED TO KNOW?

Our specialist Directors' & Officers' cover includes:

- Entity Cover
- Cover for Fines & Penalties

WHO QUALIFIES?

Directors & Officers of:

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

We can also consider contractors to any of the above industries.



WHY DO BUSINESS WITH PEN?

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.

Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.

DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

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