



# DRAINAGE, JETTING AND ENVIRONMENTAL CONTRACTORS

## PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

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

With over 15 years of experience\* in providing insurance for the environmental industries, we are specialists whose expertise is respected by those we insure.

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

- Cover for confined space work
- No depth limit
- Statutory environmental cover
- Own-site clean-up costs
- Non-declaration basis
- Tools of trade extension
- Property being worked upon

We've also built in added value, like 24/7 Emergency Spillage Response Service from a leading environmental consultancy, and we can offer specialist driver training at a discounted rate. Plus, our rigorous policy of quotes offered on a first come, first served, basis means you'll find us easy to do business with.

\*Originally trading under our legacy brand, OAMPS

### WHAT ELSE DO YOU NEED TO KNOW?

Our casualty wording includes:

- Employer's Liability Insurance
- Public & Products Liability Insurance
- Commercial Legal Expenses Insurance - Optional
- Personal Accident Insurance for staff - Optional

We can also offer:

- Directors' and Officers' Insurance
- Professional Indemnity Insurance
- Motor Fleet Insurance
- Computers Insurance

### WHO QUALIFIES?

Our insurance is tailored to the needs of:

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



# 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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