

Sustain-a-Build[®]



The Sustain-a-Build Program is designed to encourage environmentally-friendly construction and building operations. The first step in the program is a first-of-its-kind financial incentive from an environmental insurer - a premium discount for insured buildings that are certified under the U.S. Green Building Council (USGBC) Leadership in Energy and Environmental Design (LEED[®]) program or a comparable rigorous green building certification program. Through this incentive, Chartis' goal is to help builders, owners and operators become better stewards of the environment and manage their environmental risks in a more effective manner.

What is LEED?

The LEED program is a nationally accepted rating system designed to certify efforts related to reducing the negative impact of buildings and tenant spaces on occupants and the environment. Certification is granted using a point system and certification levels are determined based on the number of points awarded. LEED's focus on improving building performance directly reduces the risk borne by Chartis with respect to typical buildings and construction practices.

Environmentally, Socially...and Fiscally Responsible

At the heart of the Sustain-a-Build Program is the premium discount for LEED-certified buildings. Owners of certified properties can receive a discount of up to 10% on new or renewal Pollution Legal Liability (PLL) policies. For insureds with portfolio PLL policies, the discount is applied to the percentage of buildings in the portfolio that are LEED certified.

Policyholder Advantages

In addition to premium discounts, insureds have access to Chartis' key value-added policyholder advantages including:

Pollution Incident and Environmental Response (PIER)

Provides insureds with access to a nationwide network of emergency and secondary response companies.

RiskTool System

Brings together a myriad of information companies need to manage Environmental Health & Safety (EH&S) programs in one virtual "reference desk."

"In the long run,
we feel that LEED-
certified buildings

will help builders
and owners be
better prepared to
manage
environmental
risks."

— Russell
Johnston,
President & CEO,
Environmental

Value-Added Policyholder Advantages also include:

Specialty Claims Assistance Network (SCANSM)

Provides insureds with access to resources to assist with matters involving water or mold damage.

Environmental Portal

Streamlines the underwriting process and provides easy access to insurance policy information for policyholders with multi-site real estate portfolios.

Claims

Our pollution claims operation of 80+ claims specialists can devote expertise to environmental claims of all types, such as mold, transportation spills or large toxic tort cases.

Building a Sustainable Advantage

In the past, as companies developed their environmental strategies, the balance between financial and environmental stewardship has sometimes been an “either or” proposition. With the Sustain-a-Build[®] premium discount, Chartis has provided a financial incentive to encourage adoption of environmentally-friendly building practices. Because the program is based upon the flexible PLL policy, Sustain-a-Build can be a key factor in addressing environmental risk and in developing effective business strategies that can help a company grow.

For More Information on the Sustain-a-Build Program

1 800 348 4314 Telephone
environmental@chartisinsurance.com Email
www.chartisinsurance.com/us/environmental



Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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