



# Transport Clean-Up Solutions



A member of the  **Séché** Group

# Introduction to EnviroSure

Established in 2008, EnviroSure Underwriting Managers is a niche underwriting agency and a South African leader in environmental impairment cover.

Our comprehensive solutions fully cover the costs incurred during clean-up and rehabilitation in the event of an environmental spill. Risks and covers include transport, site and above and underground storage tanks.

We are proudly part of the Séché Group of Companies. Séché Environment is a leading international group specialising in the management, recovery and treatment of hazardous and non-hazardous waste. The Group is a leader in industrial waste management and one of the world's key players within the circular economy.

## Our risks and covers include:



**TRANSPORT RISK**



**SITE RISK**  
On-Site Storage



**SITE RISK**  
Underground Storage

EnviroSure Underwriting Managers (Pty) Ltd is an authorised Financial Services Provider. FSP No. 38594. EnviroSure Underwriting Managers underwrites on behalf of various insurers. The specific underwriter will be confirmed in the schedule and policy wording.

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# Envirosure insurance products are underwritten by:



FSP No: 3417

Centriq Insurance Company Limited offers a diverse range of specialist and general insurance solutions for all personal and business needs. These insurance solutions are largely delivered through an extended network of Underwriting Management Agents (UMAs), Alternative Distribution business partners and their in-house Risk Finance team. Centriq Insurance Company Limited is a licensed Non-Life Insurer and authorised Financial Services Provider, FSP No: 3417

or



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Mutual & Federal Risk Financing provides large commercial and industrial organisations with world-class captive management and risk financing services. Mutual & Federal Risk Financing Limited is a licensed Non-Life Insurer.

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## Territorial Limits

Our territorial limits are Africa, south of the Equator

## Limits of Indemnity

- ✓ Cover from R1 million to R30 million (smaller limits can be arranged)
- ✓ Cover is an annual aggregate – per claim or per annum (whichever exceeds first)
- ✓ Limit not divided between clean-up and rehabilitation
- ✓ Reinstatement allowed at management discretion
- ✓ Municipal costs only covered when they arise as a direct result of an accidental spillage or release into the environment (limit R100 000)
- ✓ 3rd Party limit is per incident and does not form part of the environmental impairment annual aggregate. 3rd Party liability is an additional per incident indemnity limit.

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# South African Legislation - Transporters

**South Africa has stringent environmental legislation, amongst some of the toughest in the world.**

## **The Polluter pays Principle**

South African National Standards (SANS) 10231 states that the owner/operator of the vehicle transporting dangerous goods and hazardous materials must have available adequate insurance cover for civil liability as well as pollution and

environmental rehabilitation in the event of an incident. The National Environmental Act (NEMA) dictates that the costs of remedying the pollution, environmental degradation and potential adverse health effects are the responsibility of the transporter in the event of a spillage or incident caused by the transporter.

A person convicted of an offence in terms of NEMA could be liable to a fine of up to R10 million or to imprisonment of up to 10 years, or both such fine and imprisonment.





**HAZCALL 24 0860 44 44 11**  
**SPIILLS MANAGEMENT CONTACT CENTRE**  
**Cross Border +27 60 440 2810**

## On Call 24/7

Envirosure has a 24 hour toll free call centre called Hazcall24.

Hazcall24 is a specialised call centre with trained operators who receive the vital information with regards to an incident or spillage. They will immediately mobilise the nearest and best suited response team.

### Benefits:

- ✓ Reduced response times
- ✓ Reduced costs
- ✓ Up-to-date reporting
- ✓ Reduced time on site
- ✓ Total management

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*“We take away the stress of dealing with these complicated and time-consuming compliance issues...”*

## Environmental Legal Compliance

In the event of an accident, incident or spillage which potentially impacts on the environment, the insured is responsible for containing and minimising the effects of the incident, clean-up procedures including remedying the effects of the incident, and assessing the immediate and long-term impact on the environment and public health. Initial reporting of the incident and subsequent reporting post the incident to the relevant authorities are also the responsibility of the insured.

Envirosure has the expertise to assist with all compliance requirements including compiling of reports and handling of authorities' queries. We take away the stress of dealing with these complicated and time-consuming compliance issues, allowing the insured to focus on their daily business.

### Includes:

- ✓ Section 30 Alert report
- ✓ Section 30 Emergency and DEA reporting

The form is titled 'Emergency Incident Report' and is issued by the Department of Environmental Affairs, Republic of South Africa. It includes a section for 'Incident Details' with fields for 'Name of the Incident', 'Date of the Incident', and 'Location of the Incident'. There is also a section for 'Incident Description' with a large text area for details. The bottom section is titled '1. RESPONSIBLE PERSON' and includes fields for 'Name', 'Designation', 'Physical Address', 'Telephone (Home)', 'Telephone (Work)', 'Fax', 'Email', and 'Nature of Business'.

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## Real-time Reporting

Real-time communication and reporting to the insured/broker is an integral part of our process. When an incident has occurred and the response is in progress, live updates are provided hourly throughout the process.

A live communication group is created and all key EnviroSure, service provider response team and insured/broker staff are communicated with as the response, containment and clean-up progresses.

Post resolution of the incident, accident or spillage, a detailed report, which includes a comprehensive overview, is compiled and is included in the claim's debriefing.

### Includes:

- ✓ **Hourly updates**
- ✓ **Photographic evidence (where permissible)**
- ✓ **Detailed reports**

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# Our Solution

Envirosure provides comprehensive and specialised environmental impairment solution driven insurance.

This cover is designed to protect owners and operators who are transporting dangerous goods and potential pollutants from the extensive costs of pollution, rehabilitation and restoration following an environmental incident.



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# Transport Clean-up Solutions

## Insurance Products:

### ✓ Transport Clean-up Policy

#### Cover Solutions:

- Transport Solution
- Spill Protect Plan
- LDV Solution
- Dry Non-Haz Solution
- Sub-Contractor Solution
- Contingency Solution
- Wholesale Solution

#### Value Added Products:

- Excess Solution – Transport Clean-Up
- Excess Solution – Transfer Assist
- Side Tank Solution
- Riot & Strike Solution
- Harbour Solution
- Third Party Liability Transport Solution\*

#### Value Added Benefits:

- ✓ Compliance Assist
- ✓ Driver Solution\*\*

\*underwritten by Leppard

\*\*underwritten by OMI

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# Insurance Products

## Transport Clean-up Policy Solution

Envirosure's Transport Clean-up Policy Cover Solution is a comprehensive environmental solution for transporters of hazardous goods and potential pollutants. Hazardous goods are identified by a 4 digit UN number and include products such as flammable liquid, toxic substances or explosives – amongst others. Potential pollutants can include a variety of products from cooking oil, cleaning products to dairy, which despite being classified as non-hazardous, do still pose a risk to the environment and in the event of a spillage can result in significant clean-up costs for transporters.

### Cover Includes:

#### ✓ Emergency Response and Spillage Containment

In the event of a spill, speed of response is critical to contain the spill as quickly and effectively as possible and prevent migration into water sources and other areas beyond the original spill site which can increase clean-up and remediation time and costs. Hazcall24, Envirosure's 24 hour toll free call centre, has a network of approved service providers within South African and across the border and will immediately appoint an authorised service provider and mobilise units to the scene.

#### ✓ Clean-up and Rehabilitation

Specialised environmentalists will be required to conduct independent laboratory analyses to determine contamination levels and provide their recommendations. Clean-up and rehabilitation needs to be undertaken in accordance with legislative requirements and the success of the remediation process will need to be verified by the relevant authorities.

Hazchem landfills have to be utilised which can carry significantly higher costs and may be located far away from the spill site resulting in prohibitive transport costs. In such instances, on-site/in-situ remediation may be a more cost effective route as well as the most environmentally sustainable route.

### ✓ **Environmental and ecological restoration**

An incident can significantly impact on the environment, people and property. Assessments of soil and water will indicate if additional remediation is required and if there are continuing exposure and health risks. Once remediation has been satisfactorily completed, site reinstatement will take place as required, to obtain environmental sign-off.

### ✓ **1st and 3rd Party Clean-up Costs**

Should a spillage occur from your vehicle on your own property or a 3rd party property, the Transport Clean-up Policy will cover the clean-up costs incurred.

### ✓ **Loading and offloading**

Should a spillage occur during loading or offloading from an insured vehicle, irrespective of the location, cover will be provided.

### ✓ **Handling of the claim**

Envirosure will handle all aspects of a claim, including appointing a response team, providing real-time response reports, ensuring legal compliance – including remediation and rehabilitation – and will supply detailed reports and costings.

### ✓ **Customised limits and underwriting**

It is important for transporters to ensure they have adequate environmental cover. Envirosure is able to offer various cover options and indemnity limits to suit a transporter's particular needs.



# Additional Cover Solutions

The following cover options are available to holders of a Transport Clean-up Policy.

## The Spill Protect Plan

This 3-in-1 comprehensive Environmental Impairment Solution covers all aspects from Risk Management, Insurance and Claims Management.

**Read more on this Industry First Solution on pages 21 and 22.**

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## LDV Solution

This cover is for small operators (vehicle mass under 3500kg) handling dangerous goods dealing with exempted quantities as per SANS 10232, in accordance with the National Road Traffic Act 1996 as amended.

**An all inclusive solution for the little guy transporting limited quantities.**

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## Dry Non-Haz Solution

This cover is for the clean-up of dry non-hazardous cargo (not UN listed products), examples include non-UN listed fertiliser, lime, coal and soap powder. Side tank cover is included, to a specified indemnity limit, per incident.

**Just because it's dry doesn't mean it can't spill! The Dry Non-Haz Solution from EnviroSure offers cover when you least expect to need it.**

## Sub-Contractor Solution

This cover is for transporters making use of contractors or sub-contractors to transport their dangerous goods. This policy will be the primary environmental insurance cover.

**Someone else moving your goods? Then this is the solution for you.**

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## Contingency Solution

In the event of an environmental incident which involves a contractor or sub-contractor of the insured, this cover is designed to insure the consignor. This cover is specifically designed to protect the consignor in the event that the subcontractor/s insurance policy does not respond due to non-payment.

**This solution offers peace of mind for the consignor in the event of a subcontractor premium being unpaid.**

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## Wholesale Solution

This cover is for an insured who is not the owner of the vehicle being utilised to transport the dangerous goods they have purchased, nor the owner of the premises where the product is stored. The insured will not have custody of the dangerous goods product and will utilise specified contractors. Cover can be used as part of the licence application at the DoE.

**If you are selling but not storing or transporting - this policy will assist you in meeting your licence requirements.**



# Value Added Products

The following value added products are available to Transport Clean-up policyholders as extensions at an additional premium.

## Excess Solution – Transport Clean-Up

Excess Solution is not only an excess reducer, it offers many additional benefits.

### Cover includes:

- ✓ No excess payable for claims that occur within South Africa
- ✓ Cross-border excess is reduced to only R50 000 per claim
- ✓ Load transfers are covered to prevent a claim
- ✓ Cargo related drips, leaks and minor spillages are covered
- ✓ Includes oil spill from vehicles, engines or hydraulic equipment fixed to the primary mover – limited to R50 000 per incident

## Excess Solution – Transfer Assist

Excess Solution Transfer Assist covers transfers that are not related to claim mitigation such as contaminated loads, pump failures etc



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## Side Tank Solution

This solution covers the side tank (fuel tank used to propel the vehicle) diesel spill clean-up and rehabilitation costs. In the event of an accident, on many occasions the diesel side tank is ruptured, spilling its diesel into the environment. These type of spillages can range from 10 litres to 1 000 litres, often covering a large road surface and road shoulder. This can contaminate the surrounding environment, which may result in large clean-up and disposal costs. The cover includes an immediate clean-up response, disposal of waste material and rehabilitation of the environment and clean-up of the road surface.

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## Riot & Strike Solution

This solution provides cover for spillages as a result of a riot or strike. Cover is limited to clean-up and rehabilitation of spillages/releases into the environment as a direct result of a riot or strike. This includes spillages from the load and vehicle's side tank including oil spills from vehicles, engines or hydraulic equipment fixed to the primary mover. Territorial limits are the Republic of South Africa.



## Harbour Solution

This solution covers any spillages as a direct result of the loading/offloading activities from a vessel to the insured vehicle whilst in the harbour/port or the harbour's edge (quayside).

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## Third Party Liability Transport Solution

This cover protects against third-party insurance claims, resulting from injuries to people and damage to property as a direct result of an environmental incident resulting in a claim as defined by the EnviroSure policy. It covers bodily injuries, death or disease caused to any person/s and physical damage or destruction of any tangible property other than what is provided for under restoration/rehabilitation costs. The Liability Solution extension covers both legal costs and settlement for which the insured would be legally liable to pay. Cover in terms of this policy is limited to liability arising out of an environmental incident which also gives rise to a valid claim in terms of the Transport Clean-up Policy.

*This product is underwritten by Leppard and Associates (Pty) Ltd an Authorised Financial Services Provider (FSP No. 274) and underwriting manager authorised by Lombard Insurance Company Limited a licensed Non-Life Insurer and Authorised Financial Services Provider (FSP No. 1596)*





# Value Added Benefits

The following Value Added Benefits are included in select EnviroSure solutions. Please refer to the policy schedule for specific information and waiting periods regarding the benefits included in your cover.

## Compliance Assist

A benefit to assist clients with meeting their compliance requirements.

### Includes

- ✓ 1 x Free Depot or Truck Spill Kit with annual replacement of absorbents
- ✓ 1 x Basic Frontline Spill Response Training repeated annually
- ✓ Training videos on the correct use of spill kits, as well as tests (based on the training videos) are available on our website.
- ✓ 24/7 Call Centre helpline for all compliance queries

## Driver Solution

This value added benefit is available for certain Transport Clean-up policyholders and provides cover for all his drivers and co-drivers when on shift or on duty with the insured. The Sub-Contractor and Contingency Solutions are not offered as part of this benefit. Terms and conditions will be listed on the policy schedule and applicable wording.

*Old Mutual Insure Limited (Registration number 1970/006619/06) underwrites and administers this Policy.*

*Old Mutual Insure is a licensed Financial Services Provider (Licence No.12) and Non-Life Insurer.*



# The Benefits of the Envirosure and Spill Tech partnership

The partnership of Envirosure and Spill Tech ensures that not only will the response and insurance aspects of your spill be dealt with, you will also benefit from:

- The fastest response limiting environmental exposure
- Spill Tech's central call centre and vast national coverage
- Cost savings (as the responder, Spill Tech has a vested interest in keeping your clean-up costs down)



**SPILL TECH®**  
Responsible Environmental Management

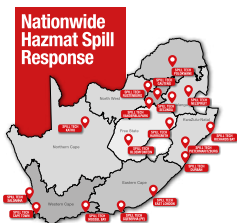
**99.8%**  
claims payout  
since 2008

Insurance solutions for:




**1 300**  
successfully  
managed claims  
+R323 million paid to date

**A MARKET LEADER**   
in environmental  
impairment cover



**100+**  
qualified hazmat technicians  
and responders, as well as  
**140+**  
specialised vehicles 

**+51%**  
Black ownership  
  
Level 1 B-BBEE

 **ISO 9001**  
 **ISO 14001**  
 **ISO 45001**

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# National Coverage

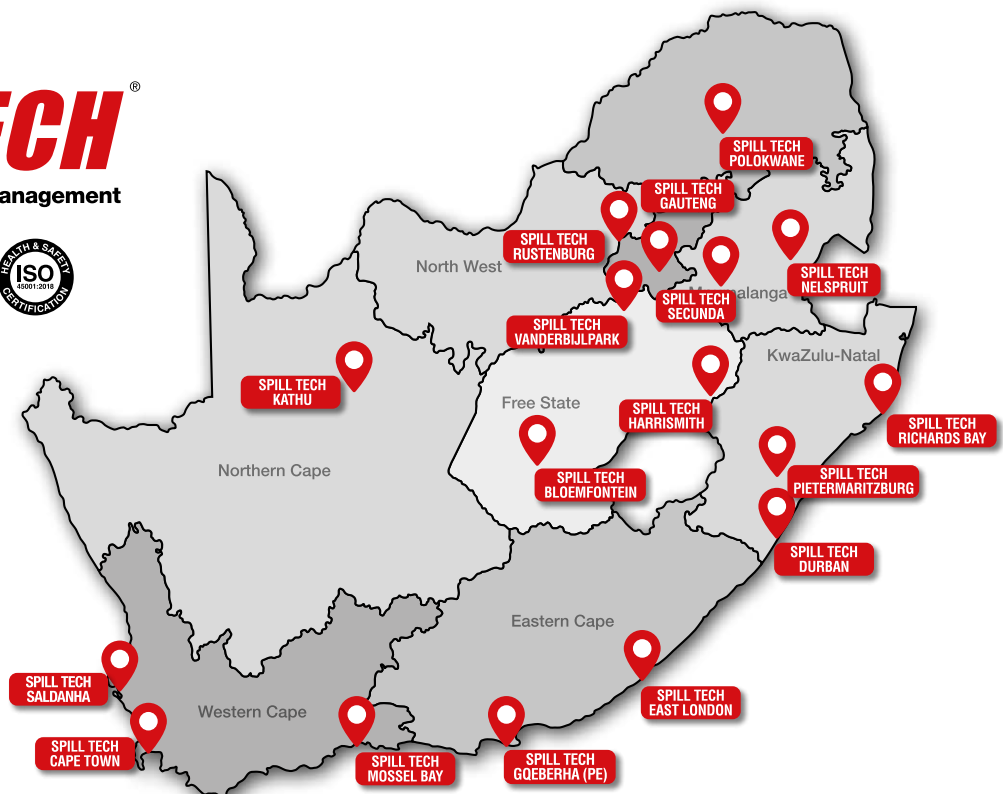
## Guaranteed Immediate Response

Spill Tech is South Africa's leading spill response company. With branches around the country, a fleet of over 140 specialised vehicles and more than 100 qualified hazmat technicians and responders, all strategically placed across South Africa - Spill Tech provide rapid response nationally. Our experienced technicians have the skills and equipment necessary to clean up quickly and safely to limit potential liability.

### Includes:

- ✓ **National footprint**
- ✓ **140+ specialised vehicles**
- ✓ **100+ qualified hazmat technicians and responders**
- ✓ **Spill Protect Plan™ clients**  
- guaranteed dispatch of a spill response team within 30-60 minutes

**SPILL TECH®**  
Responsible Environmental Management



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## The Spill Protect Plan™

This revolutionary 3-in-1 plan has been developed to ensure that businesses are not at risk when an incident occurs.

- Limits up to R30 million. (Higher limits available on request)
- Cover includes:
  - Environmental and ecological restoration
  - 1st and 3rd party clean-up costs
  - Upliftments and transfers to mitigate a claim
  - Spills that occur during loading and offloading
  - Excess Solution: RSA and Cross Border
  - Side Tank Solution
  - Riot & Strike Solution
  - Third Party Liability Solution\*
  - Driver Solutions\*\*

\* This product is underwritten by Leppard and Associates (Pty) Ltd an Authorised Financial Services Provider (FSP No. 274) and underwriting manager authorised by Lombard Insurance Company Limited a licensed Non-Life Insurer and Authorised Financial Services Provider (FSP No. 1596)

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# The Spill Protect Plan™

## Top Benefits

- Hazcall24 -24 hour Call Centre and Incident Management Control Room
- Guaranteed emergency response
- Risk Management
  - Assessments to identify environmental risk and advice on incident prevention
  - Assistance with a spill response plan
  - Guidance on compliance reporting throughout the course of a claim (NEMA Section 30 process)
- An automatic SLA with Spill Tech which allows for discounts on non insurance related services
- Spill response training and spill kits for depots and trucks



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## Contact Us

Contact us to discuss our various solutions as well as customised cover to suit the unique risks of your client.

**Telephone Number:** 031 205 4918

**Email Address:** [info@envirosure.co.za](mailto:info@envirosure.co.za)

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### Terms and Conditions

Full conditions will be listed on the policy and wording. Please read your policy schedule in conjunction with your policy wording.

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# HAZCALL

SPILLS MANAGEMENT CONTACT CENTRE

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