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How To Negotiate Environmental Insurance Placement

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Synopsis

Environmental insurance is a useful tool for mitigating transactional, regulatory and litigation risks. The market has matured over the last decade and more players are in the market than ever before. The market is soft due to the current state of the commercial real estate market, so cost-effective coverage can be secured. It is of the utmost importance to select the most capable team of professionals including brokers, counsel and underwriters to obtain the most beneficial and comprehensive coverage available. Most carriers provide generally the same types of coverage. The key differences are in the drafting and negotiation of tailored endorsements to cover the specific risk presented by your company. Terms of coverage offered also vary by the carrier. Every policy bound is different with endorsements tailored to the deal as every risk to mitigate has its own set of circumstances. It takes time to secure the appropriate coverage and the premiums are far from minimal so make sure you devote the right resources and amount of time needed to place the policy. The most common misperceptions in placing an environmental insurance policy are timing, cost and information needed to obtain a meaningful and bindable quote.

Book Information

File Size: 80 KB

Print Length: 18 pages

Publisher: ExecSense (March 29, 2012)

Publication Date: March 29, 2012

Sold by:Â Digital Services LLC

Language: English

ASIN: B007Q4AR1A

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #1,144,766 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #119

inÂ Kindle Store > Kindle eBooks > Law > Environmental & Natural Resources Law #738

inÂ Books > Law > Environmental & Natural Resources Law #1453 inÂ Kindle Store > Kindle Short

Reads > 30 minutes (12-21 pages) > Business & Money

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