

Environmental incidents are unpredictable. Your response doesn't have to be.

We understand the challenges transporters, manufacturers and industrial operators face every day. When hazardous substances are involved, the potential consequences of an incident increase significantly.

Businesses transporting or storing dangerous goods face environmental liability exposures that can result in costly clean-up operations, regulatory intervention and third-party claims.

When an environmental incident occurs, having the right expertise and support is critical. Beyond financial penalties, pollution events can impact communities, natural ecosystems and business reputations for years to come.

Our environmental specialists help coordinate incident management, emergency response, environmental remediation and stakeholder communication to reduce the impact on your business and the environment.

If your business is committed to responsible environmental management, iTOO is the partner you can trust to help protect your interests.

Why iTOO?

At iTOO, we provide Africa's first fully comprehensive environmental liability solution, delivering customised and cost-effective cover designed to protect businesses and support responsible environmental stewardship. Our solutions are tailored for a wide range of industries, including transport and logistics operators, manufacturers, chemical processors, industrial facilities, and filling stations.

iTOO's specialist environmental liability solutions help provide meaningful protection against pollution-related exposures that are often excluded or limited under standard liability policies.

Our Environmental Spill Clean-Up solutions are designed for commercial businesses that transport, handle or store dangerous goods and environmentally harmful substances, with the following specialised offerings:

- **Trucksafe:** Comprehensive environmental spill response and clean-up solutions for fleet operators transporting dangerous goods, bulk commodities and general cargo. Cover extends from heavy commercial vehicles (HCVs) to light delivery vehicles (LDVs), with options available for both hazardous and non-hazardous goods in transit.
- **Sitesafe:** A dedicated environmental liability solution for filling stations, manufacturing facilities, chemical plants and industrial sites where chemicals, fuels or other potential contaminants are stored, processed or handled.

WE ARE DIFFERENT

At iTOO, our environmental specialists focus on delivering risk-appropriate cover tailored to your industry's unique exposures. Our underwriting approach includes risk-based assessments and access to specialist environmental expertise.

Businesses that demonstrate strong risk management practices may benefit from improved risk profiles and potential premium advantages.

In the event of an incident, policyholders have access to a network of specialist environmental response and clean-up contractors, ensuring prompt and effective intervention.

In the event of a pollution condition or spillage call

SPILLSAFE HOTLINE NUMBER: +27 87 110 1686

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider (FSP No. 47230). Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider.