

A Whole Business Insurance Package

for Liquid Fuel Distributors

Underwritten by



The ISSUES

Every year millions of deliveries of liquid fuels are made to domestic and commercial premises. Getting it wrong, just once, could put you out of business.

Sentencing guidelines for environmental pollution have produced record fines in recent times and putting companies out of business can be viewed as an acceptable consequence by regulators and courts. Fines are based on your annual turnover, not your profit, potentially hitting the liquid fuel distribution sector hard!

Fines are in addition to the often very significant clean-up costs associated with causing damage to the environment and property. Even a small loss of liquid fuel during delivery can cause costly damage.

As well as the obvious financial costs, there are other commercial consequences of causing environmental damage including:

- **Long-term reputational damage**
- **Loss of commercial contracts**
- **Loss of environmental accreditations**
- **Criminal Record**
- **Business interruption/management time**
- **Increased insurance premiums**

The **SOLUTION**

With our deep understanding of the liquid fuel distribution sector, we recognise the challenges, risks and needs of your industry. From bulk storage of fuel at your depot, the loading of tankers, the transportation of fuel to your clients and the delivery of fuel into their facilities - we have your property, vehicles and actions covered.

We have developed **a unique insurance offering** to cover all aspects of your liquid fuel distribution operations. We're not just here to pick up the pieces following a claim, we are here to protect you through claims prevention. We recognise that claims are often behaviour driven and so we have embedded risk management at the heart of our offering.

Making a safe delivery can frequently be challenging, it often feels like you're running the gauntlet of hazards and risks. Oilshield can provide the protection you need.

Introducing **OILSHIELD**

As leaders in our respective industries, **Evergreen Insurance Services** and **Compass Environmental Consultancy** have joined forces to provide a unique insurance and risk management solution for liquid fuel distributors and associated trades.

KEY FEATURES



Spillage & Crossover Due To Driver Negligence



24/7/365 Spill Response



Clean-up Of Own Land



Statutory Environmental Clean-up



Risk Management Support



Product Liability



Major Loss Service



Legal Services



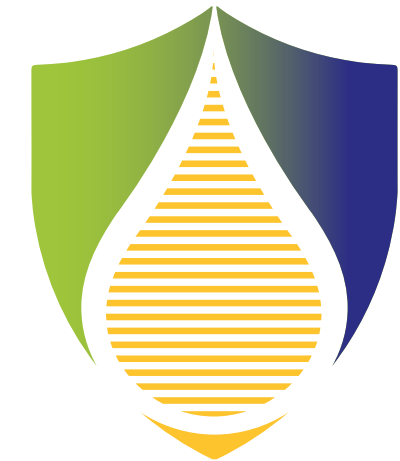
Our collaboration brings over 25 year's experience of working with liquid fuel distributors of all sizes. We identified the need for an innovative, sector focused, insurance and risk management solution.

With our insurance partner, Aviva Insurance Limited, one of the UK's largest insurers, we have created **Oilshield**, a comprehensive insurance package to provide protection for your whole business, **all under one product**.

- **One Product** covering your whole business
- **One Payment**
- **One Annual Renewal Date**
- **One Insurer** - no gaps in cover*



Property



Liabilities



Motor



Spillages

Our risk-managed approach protects your business and our carefully selected key features will help keep you on the road.

Delivered by family businesses, Oilshield takes a personal and refreshing approach which is proving to be very popular with our clients.

*Subject to underwriting terms and conditions

WHO'S INVOLVED



With over 320 years of looking after their customers, Aviva have grown to be one of the UK's largest insurers. Oilshield works alongside a small, specialist team within Aviva who are committed to underwrite the Oilshield scheme on a long-term, exclusive basis.

When it comes to making a claim, Aviva have an excellent track record when paying and in the case of non-fault or fraudulent claims provide the insured with a robust defence.



Evergreen Insurance Services is a multi award-winning independent insurance broker specialising in downstream liquid fuel distribution insurance. The team at Evergreen will take a genuine long-term interest in your business and ensure all your current and future insurance needs are understood and covered through your own dedicated account handler.

We will make sure that the process of insuring your business is efficient, friendly and hassle free.



At Compass Environmental Consultancy we provide the guidance, direction and support your business needs to stay compliant and reduce environmental risk from your liquid fuel distribution operations.

We are your first point of contact to report spillage claims and our experienced staff will ensure the best possible advice and response is provided when you need it most. We also deliver the risk management element of your insurance through Oilshield.



We find the Oilshield team to be personable, accessible and knowledgeable as well as offering a quality product. As family-run businesses, they understand our needs and demands. ”

- Mark Nolan, Managing Director, Nolan Fuel Oils



RISK MANAGEMENT

Placing an emphasis on continual improvement as part of an ongoing relationship.

Risk Management is at the heart of Oilshield. Every policy includes Risk Management support delivered by Compass Environmental.

Our knowledge of your industry allows us to provide insightful guidance and direction to minimise risk. Compass Environmental will work with you from the beginning to identify industry wide and company specific issues. Our focus is on promoting continual improvement in a friendly and supportive manner to help maximise company performance.

Our Risk Management materials and seasonal information bulletins provide continuing support to your business.

Risk Management initiatives can include:

- Risk Management Review Meetings
- Aviva Business Health Checks
- Driver Safe Delivery Training
- Driver Spill Response Training
- Depot Environmental Risk Management Audits
- Depot Incident Response Plans
- Access to Aviva's Specialist Partner Network
- Access to Aviva's Risk Management Resources

All included in the price of your policy!

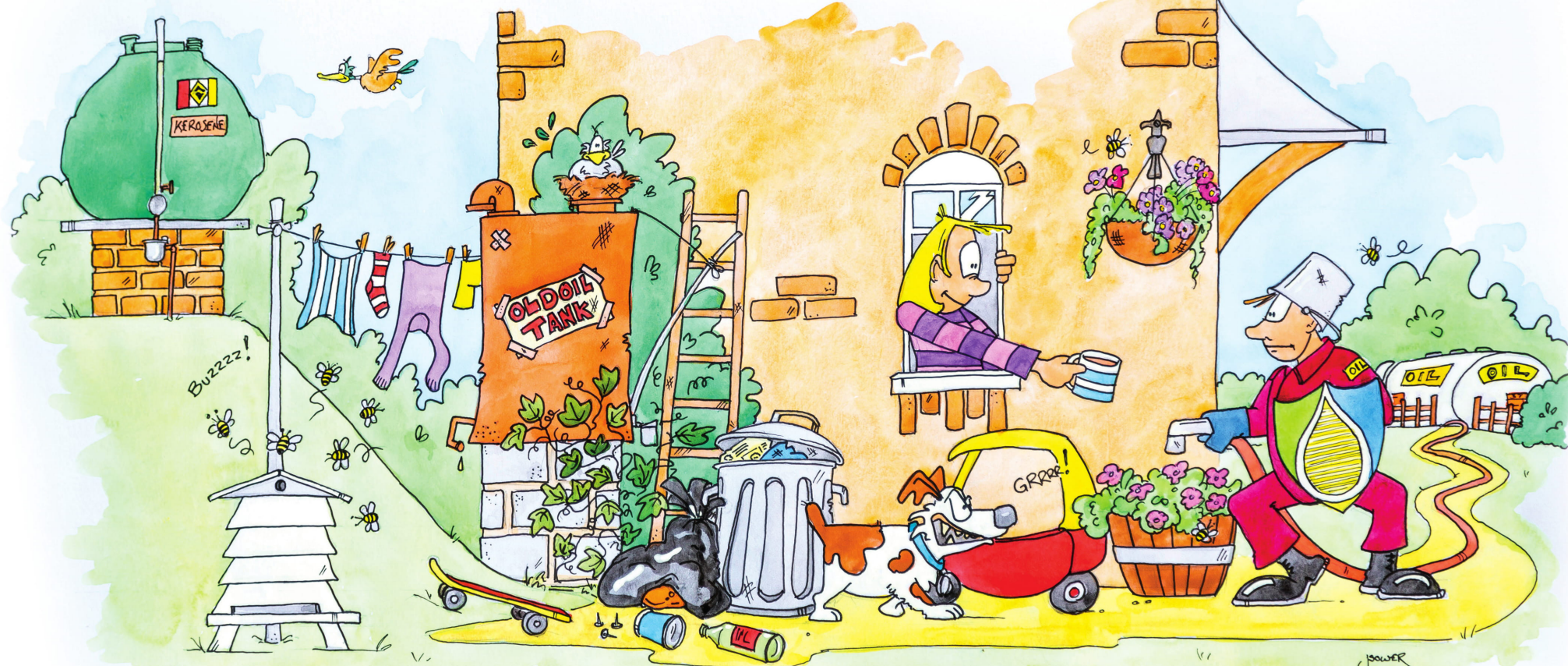


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“Changing insurers in an industry like ours is a huge decision, where risk management is crucial. Oilshield have delivered a superb proposition to date, with a prompt, efficient, highly professional operation which takes account not only our requirements, but those of our own customers, crucial in these delicate situations.”

- Rob Ormond, Managing Director, Tincknell Fuels

We know it sometimes feels like you are running the gauntlet...



Oilshield protects you every step of the way.

Spot the Hazards – Make a safe delivery every time



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RISK MANAGEMENT

Delivery focused Risk Management Initiatives for Drivers & Support Staff including:

- Driver Room Posters
- Quarterly Delivery Themed Resources - ideal for toolbox talks
- Guidance and delivery standards
- Unsatisfactory Delivery Point Reporting
- Driver Tank Photo Competitions
- Telephone Advice Support 24/7





CLAIMS HANDLING

“

The smooth management of claims is key to our offering. The team at Evergreen will look after you every step of the way providing that personal touch when you need us most.”

- Dave Gardiner, Insurance Broking Lead, Oilshield

Having one insurer covering all your operational risks simplifies the claim handling process, no fuss, no argument, just action.

The true value of your insurance is realised when you come to make a claim. That's why our incident advisors and claims handlers are there for you when you need them most. Speed of reporting a spillage claim is vital, which is why our **Spillage First Notification of Loss service is available 24/7/365.**

With one number to call for all claims, Oilshield has made starting your claims journey as stress-free as possible. Alternatively, all Oilshield clients get access to their own online customer portal where any non-spillage claims can be lodged. One of the Evergreen team will manage your claim throughout its life cycle.





SPILL RESPONSE

When the going gets tough, the tough get going.

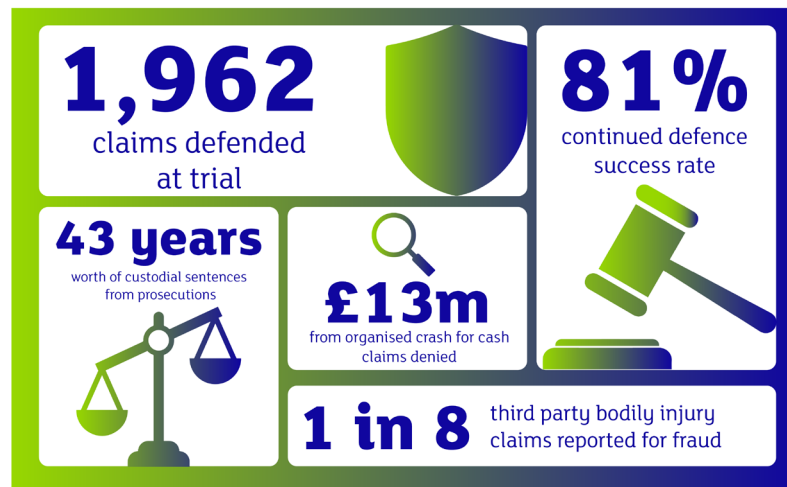
Oilshield offers a proactive, timely and effective response. Whether a heating oil tank has been overfilled, a filter bowl kicked in the dark, a delivery hose has split or a sight gauge has fallen over following delivery, our nationwide network of ISAS Accredited Response Partners are ready to respond 24/7.

We will ensure that the nearest, appropriate, available responder is mobilised to your spill incident.

Our team of experienced incident response managers at Compass Environmental bring a wealth of practical knowledge to your spill and are on-hand to manage stakeholders such as Homeowners, Environmental Regulators and Emergency Services.



Where a spillage incident is not down to driver negligence or equipment failure, we will provide a robust repudiation to protect your position. Aviva has an outstanding reputation for defending all types of claims, not just spillages.



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In the event of a spill, we don't just work with one response company, we select from our extensive network of accredited responders to ensure we get the right response every time.”

- Stewart Ower, Risk Management & Spill Response Lead, Oilshield



“I would like to take this opportunity to thank you for the highly professional manner in which you and your team handled our clean up following the unfortunate oil spill; making an unfamiliar situation relatively painless”

- Homeowner

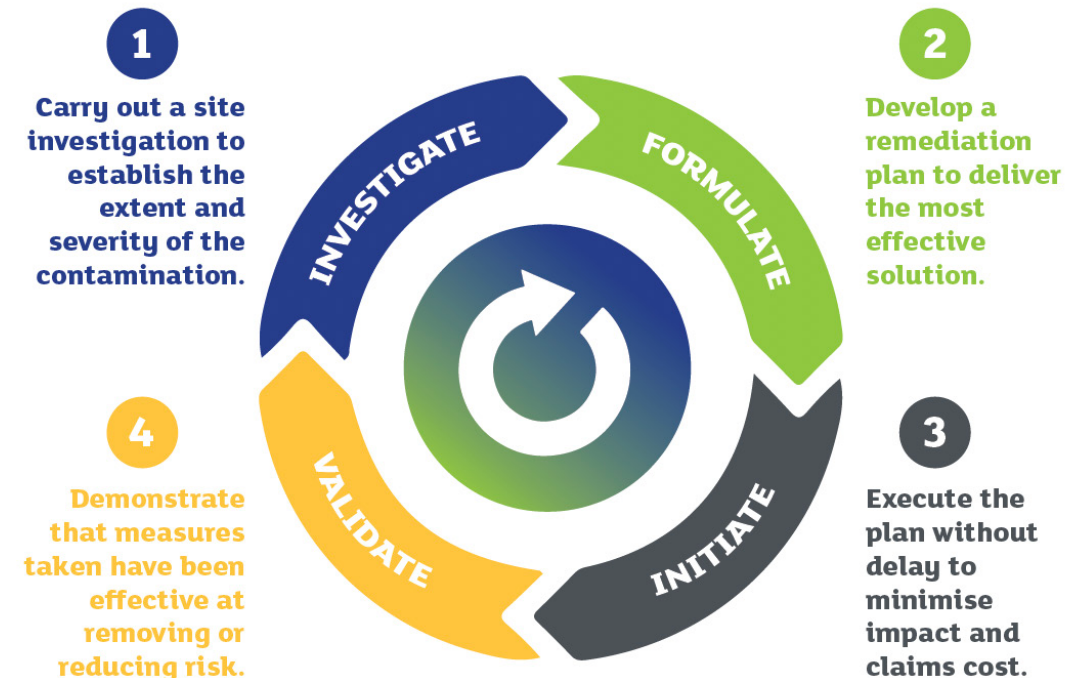
REMEDIATION

As good as new.

Pollution caused by a spill can have a devastating impact on human health, property and the environment.

Following on from an emergency response, the Compass team will investigate the need for further action and where necessary remediation works will be carried out to address impacts and ensure that, where possible, any affected areas are returned to pre-spill condition.

We have delegated authority from Aviva, which means that we can start remedial works straight away, without any delays.





“

We have been using Oilshield for the past two years and have signed up again! Great service, lots of added extras, such as driver spill training and they are always at the end of the phone or email to help. We were also very pleased with the renewal price and quality of cover which is tailored to our needs. Highly recommended!”

Alena Winson - Winson Petroleum

CONTACT US

Our team would be more than happy to discuss your insurance requirements on a direct basis or through your existing broker*.

Give us a try - we think you'll be pleased!

To arrange your appointment:



020 3907 1361



hello@oilshield.co.uk



www.oilshield.co.uk

*Subject to underwriter approval



Underwritten by



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