Singapore College of Insurance

Intermediate Level

Environmental Impairment Liability Insurance: Coverage, Risk Assessment & Underwriting

Register for

In Person Session

Or

Virtual Access

29 October 2026

3 CPD hours

9.00 a.m. – 12.00 p.m.
(Singapore Time)

Hybrid Mode
(Singapore College of Insurance / Virtual Mode)

Pollution incidents can create significant financial exposures for businesses, ranging from third-party bodily injury and property damage to clean-up costs, regulatory action and environmental remediation. At the same time, conventional General Liability policies may provide only limited pollution protection or may exclude pollution exposures altogether.

This half-day intermediate programme provides participants with a practical understanding of Environmental Impairment Liability (EIL) Insurance and its role in addressing environmental and pollution risks. Participants will examine the main forms of pollution exposure, key EIL coverage features and the underwriting information required to evaluate environmental risks.

The programme will also highlight how factors such as site characteristics, surrounding land use, environmental controls, claims history, indemnity limits and deductibles influence underwriting decisions and pricing.

Target Audience

This programme is suitable for liability and casualty underwriters, property and commercial insurance underwriters, insurance and reinsurance brokers, claims practitioners, reinsurance practitioners, risk engineers, loss control professionals, risk managers, and technical or business development professionals involved in commercial insurance.

Participants should preferably have a basic understanding of general insurance and liability insurance.

Key Learning Outcomes

At the end of the programme, participants should be able to:

- Identify the principal types and sources of pollution and environmental liability exposures.
- Explain the main coverage and policy features of Environmental Impairment Liability Insurance.
- Distinguish between new and pre-existing pollution conditions.
- Identify the different forms of EIL insurance and their applications.
- Determine the key information required to assess environmental liability risks.
- Explain the main factors influencing indemnity limits, deductibles and EIL premium.

Topics Covered

Topic 1: Pollution & Environmental Liability Exposures

Understanding the main categories and types of pollution, the potential financial consequences of pollution incidents, and the coverage gaps that may arise under conventional General Liability insurance.

Topic 2: Environmental Impairment Liability Insurance – Coverage & Policy Features

Understanding the scope of EIL coverage, including remediation costs, bodily injury, property damage, natural resource damage, defence costs, optional enhancements, new and pre-existing pollution conditions, policy triggers, and the main forms of EIL insurance.

Topic 3: EIL Risk Assessment & Underwriting Considerations

Understanding the key underwriting information required to assess environmental risks, including site characteristics, surrounding land use, environmental controls and claims history, together with considerations affecting indemnity limits, deductibles, policy terms and premium.

Programme Fee

In Person Session

Full Course Fee: S$218.00 (inclusive of 9% GST)

Virtual Mode

Singapore-based Participant: S$163.50 (inclusive of 9% GST)
Overseas-based Participant: S$150.00

A 10% Group Discount is also applicable for organisations registering a minimum of three participants.

Programme Leader

Mr. C. Nandakumar

C. Nandakumar is currently an Adjunct Lecturer with one of the leading Educational Institutions providing training and conducting workshops in legal courses.

Nanda obtained his Bachelor's and Master's of Laws degrees from the University of London He also holds a Master in Business Administration degree from Victoria University, Australia and was admitted to the Singapore Bar in 1985. A Barrister from Lincoln's Inn, he was in private law practice for 6 years as a litigator involved in commercial and marine litigation.

Subsequently, he joined the insurance industry working for International Insurance Brokers and has many years of experience in general insurance claims management and particularly in handling Professional Liability and General Liability claims involving professionals such as Lawyers, Engineers as well as Architects and Surveyors.

He was actively involved in the negotiation, placement and management of various insurance products including Professional Indemnity, Project and Construction Professional Indemnity, Directors' & Officers' Liability, General Liability, Workmen's Compensation,Bankers' Blanket Bond, Commercial and Cyber Liability insurances.

He was also part of the company's risk management team involved in analysing risk exposures and advising clients on policy wordings.

He has for many years been conducting seminars, workshops and talks on insurance related topics, such as Directors' & Officers' Liability, Professional Indemnity Insurance, Products and General Liability, Commercial and Company Law, Marine Insurance, Bills of Lading, Carriage of Goods and Incoterms.