



EcologiaTM
Services to the Insurance Industry

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Ecologia Environmental Solutions Ltd was established in May 2000 as a consultancy-led contractor, specialising in the investigation and remediation of contaminated land and groundwater, with an emphasis on assisting the insurance industry.

We offer specialised support to insurance companies dealing with environmental claims ranging from small-scale domestic spillages to major industrial incidents. Even small spillages or leaks can have significant environmental impact. Ecologia is able to respond rapidly to provide technical expertise and project management to minimise damage arising from oil spills affecting land, groundwater and surface water.

We take pride in our ability to:

- Provide a fast emergency response
- Quickly identify potential liabilities arising from accidental spillage
- Recommend a course of action, advise on expected timescales and reserves
- Liaise professionally with regulators, neighbours and affected parties
- Efficiently deliver a solution within an agreed budget.

Capability

We provide repeat work for several leading loss adjusters and we believe our success in this field reflects our attention to detail and the professionalism of our staff.

Ecologia enjoys an acknowledged reputation for local expertise and national capability in the remediation of pollution damage. Our work takes us all over the UK and Europe. This can be seen as an illustration of our capability and willingness to respond at any location, while still providing a cost-effective, professional service.

Having our own in-house drilling and manufacturing capability means we are able to provide a complete service, from consultancy to investigation and remediation. Alternatively, we can act simply as consultants in an advisory capacity.

Ecologia is able to provide emergency on-site co-ordination of clean-up operations and guidance in compliance with current regulations. With our extensive experience, we are in an excellent position to assist the insurance industry in the evaluation of complex environmental claims.



Phase I Surveys for Oil Spills and Leaks

Assessment of a spill site can be both technically complex and sensitive, particularly in domestic situations. Effective communication between all parties is essential as is regard for the requirements of the insured and insurer.

Ground assessment can be technically challenging. The requirement for a thorough assessment has to be balanced against cost, time and disruption. An incomplete investigation can result in potential migration pathways being missed and an inaccurate remediation cost being obtained.

Our Phase I investigations conform to current best practice and follow a standardised approach. Following an insurance claim, a Phase I survey includes a site visit (walkover) and collection of background information.

A survey for a domestic oil spill typically includes:

- Visual on-site assessment
- Vapour survey
- Photographic evidence of contamination in and around the affected area
- Interview with property owners/occupants to establish events prior to the spillage and the volume of oil lost
- Assessment of whether emergency procedures are required to contain the spillage.

A report is prepared outlining:

- Suggested course of action
- Potential environmental and human health risks arising from the spillage
- Requirements for further investigation or remediation.

In the event that an emergency response is required to avoid further migration of contamination, Ecologia immediately contacts the client to discuss necessary action.

Phase II Surveys for Domestic Oil Spills and Leaks

Our Phase II surveys are managed and supervised only by experienced environmental personnel, who work in communication with our in-house drilling team to ensure a well co-ordinated service.

A survey following an accidental spill of domestic heating oil typically consists of:

- Drilling of four to eight boreholes
- Collection of soil and groundwater samples for chemical analysis
- Measurement of hydrocarbon vapours in boreholes and inside the residential property
- Reinstatement of the sampled areas
- Despatch of samples to a UKAS/MCERTS accredited contract laboratory for analysis.

On completion of the survey we produce a comprehensive report, including:

- Desk study of the affected area, including a wide range of key data
- Comparison of the contamination level measured to national standard guidelines
- Presentation of soil/groundwater contamination data in table and/or 2D or 3D mapping format
- Environmental and human health risk assessment using Environment Agency protocols
- Suggested remedial action (if necessary).

Where remedial action is required, a separate cost proposal is sent to the client.



Oil Spill Response

Ecologia is a member of the UKSpill Association and is an accredited oil spill response contractor. We are able to mobilise a range of skills to a spill, and through our links with other accredited response organisations, can urgently source other equipment if required.

Our service provides:

- Quick identification of the most appropriate solutions for contamination or pollution issues
- Professional liaison with all parties involved, including regulatory bodies
- Accurate and confidential assessment of environmental risk and liability
- Complete project management on behalf of our clients.

No costs are incurred without instruction from the client.

Details of our oil spill response equipment can be found at www.ecologia-environmental.com

Remediation of Affected Sites

Where site evaluation and risk assessment indicates a need for longer term remedial action, Ecologia is able to provide an effective solution. Our approach is to consider a wide range of technologies and select the most appropriate, if necessary working with other specialist contractors to reach the most cost effective solution for the site, rather than employing one of our own techniques on a 'best fit' basis.

Our staff have developed an impressive skills and knowledge base in a wide range of fields, utilising the latest risk analysis techniques for effective regulatory liaison, as well as developing new equipment control systems. Ecologia is thus well placed to produce the complete design, liaise with regulators and manufacture and manage the optimal solution for our clients' needs.

Further details can be found at www.ecologia-environmental.com

Microbial Contamination Assessment and Decontamination

Accidental microbial contamination incidents which may have insurance implications can occur through:

- Raw sewage spill or drainage system failure
- Flooding
- Microbial contamination of premises where food is served or processed
- Spread of infectious diseases in children's nurseries, schools or hospitals
- Proliferation of fungal or mould growth and spread of spores or mycotoxins in houses due to secondary moisture damage
- Microbial contamination of mains water supply.

Pathogenic microbial contamination can have severe effects such as acute or chronic ill health and even death (in the case of virulent strains such as *E. coli* O157).

Ecologia is able to assess and deal with claims arising from microbial contamination, which require specialist expertise and legislative knowledge.

We are able to provide the following services:

- Liaison with regulators
- Microbial contamination surveys of surfaces, soil and water in accordance with current guidelines. Assessment and interpretation of results
- Determination of microbial, fungal or mould spores in the ambient air in accordance with CIBSE and OSHA procedures
- Disinfection or sanitation works to prevent the spread of contamination, including disinfection by atomised mist, deep cleaning and manual cleaning
- Certification of success of disinfection work by independent experts.

Consultancy Support to Loss Adjusters

Ecologia employs highly qualified consultants specialising in a range of disciplines including hydrogeology, environmental microbiology, environmental chemistry and ecological surveying. Through staff development programmes and membership of the Environmental Industries Commission, we maintain a strong understanding of current regulatory issues.

We have extensive experience in the assessment of complex environmental claims, and provision of consultancy support for loss adjusters for complex, high quantum claims, including:

- Technical support following major oil spills
- Interpretation of appointed consultant's/contractor's methodologies and proposals
- Technical appraisal of indemnity claims
- Detailed document review and technical assessment of data presented by claimant's advisers, on behalf of defendant's insurers.



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www.ecologia-environmental.com

50% Total Chlorine Free (TCF); 50% recycled and de-inked fibres; 100% recyclable and bio-degradable

UKSpill
ASSOCIATION



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