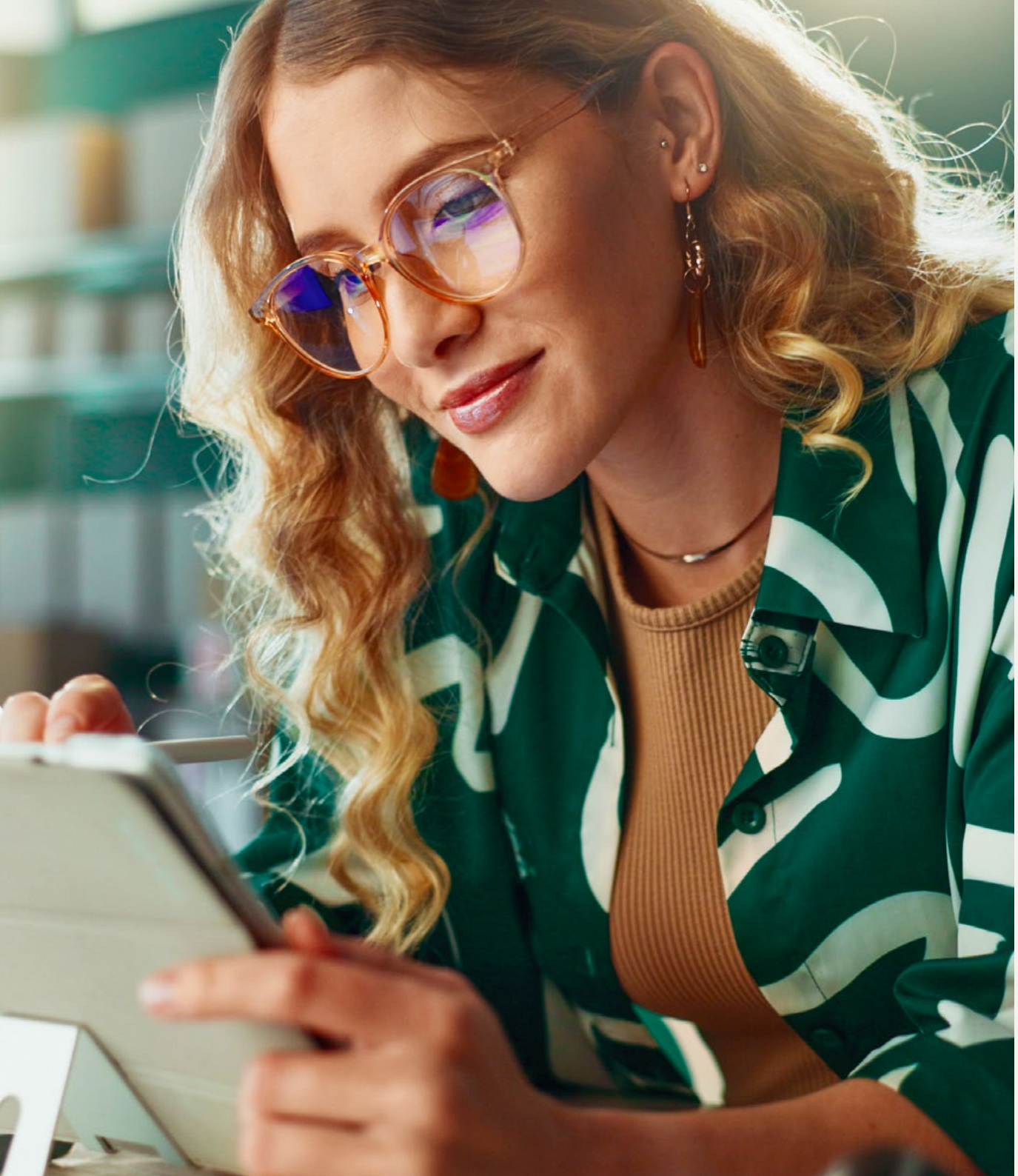


intact INSURANCE

Climate Professionals Insurance

Pioneering protection

Learn more about our pioneering protection for Climate Professionals and how it can benefit your clients - and your business.

Attract new business with our Climate Professionals cover

Specialist cover for a growing market.

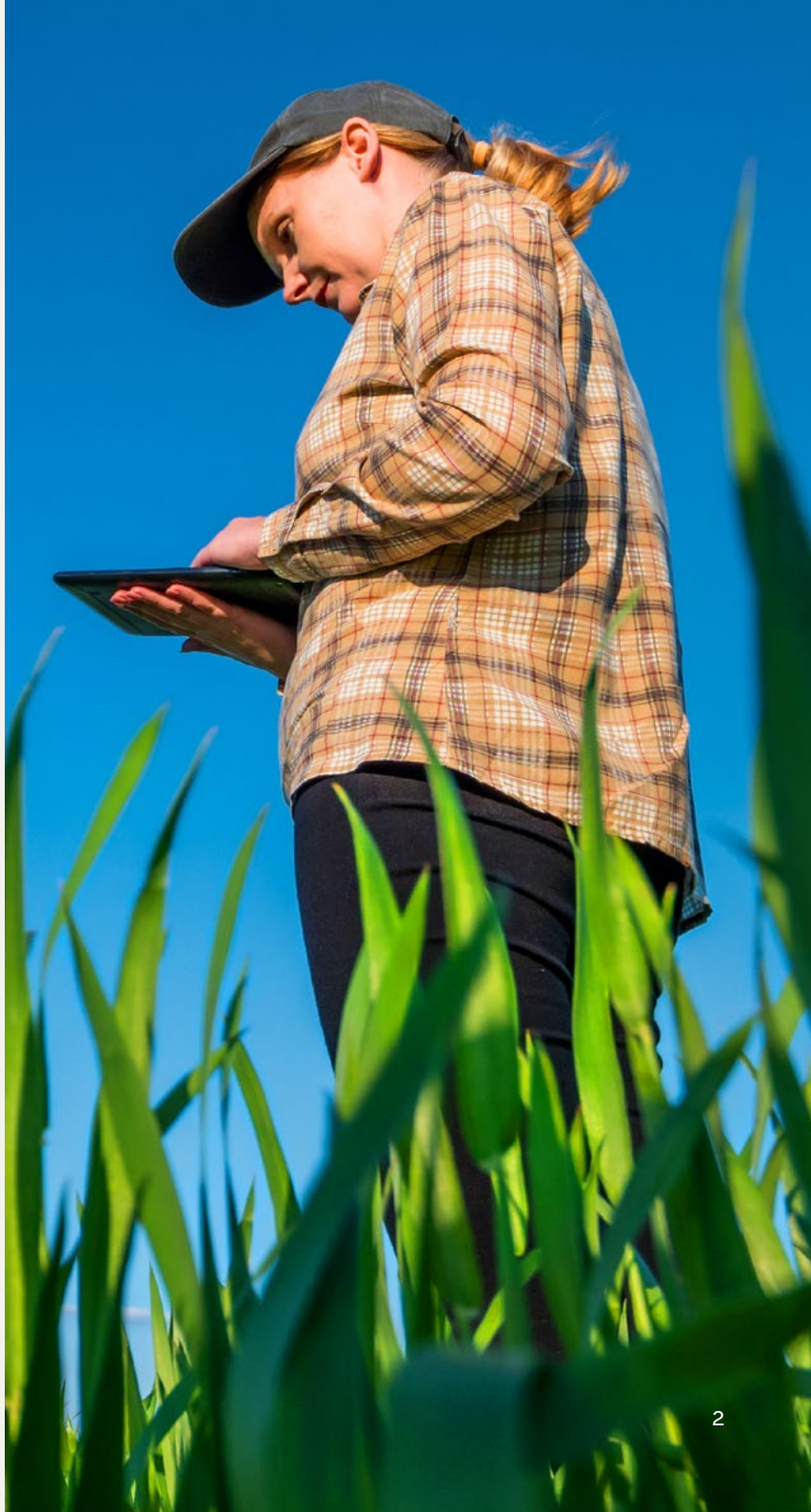
The UK's climate sector is expanding rapidly.

The growing demand for climate risk advisory – driven by regulations and net zero commitments – has created a need for specialised Professional ndemnity insurance.

Our Climate Professionals product is a first-of-its-kind solution designed specifically for specialists working in sustainability, ESG and net zero spaces.

For brokers, this is a big opportunity to tap into a fast growing market.

While traditional Professional Indemnity products remain vital across industries, Intact Professional Indemnity Insurance for Climate Experts provides sector-specific protection where climate-related advisory and consultancy create unique exposures. This cover helps professionals navigate increasing regulatory scrutiny, reputational risks and emerging liabilities.



Specialist cover for a growing market.

Market opportunity are - you ready to capitalise?

The climate sector is evolving fast which is creating new demand for specialist insurance. Our tailored cover helps you stand out in the market.

Did you know:

- The UK net zero Economy grew 9% in 2023. Green businesses contributed £74bn in goods and services during 2023[1]
- In 2023, UK green jobs were estimated at 765,000 jobs.[1]

Opening doors with new and existing clients

Our product addresses a gap in the market where climate focused professionals lacked specialist Professional Indemnity cover.

It gives you the opportunity to boost your sales, both through upselling existing clients who need this cover and by winning new clients in the climate sector.

Intact Insurance's commitment to climates

When you recommend Intact Insurance to your clients, you can be confident that you're providing the latest cover from an insurer with a long-term commitment to climate and actively shaping the market

Did you know:

- We're one of the first insurers to implement a low-carbon policy (since 2019).
- We're working with industry bodies (e.g., Society for the Environment) to align Professional Indemnity cover with real-world climate risk challenges.
- Our commitment to net zero is to halve our operational emissions by 2030, with full net zero by 2050.

[1] 'UK's net zero economy grew 9% in 2023, report finds | Green economy L The Guardian' (Published 27th February 2024) and Navigating the path to net zero: a closer look at the UK's low-carbon and renewable energy economy

Helping you identify the right clients.

Professionals who need our insurance have a wide range of roles across multiple sectors. You may already have clients on your books who could be a good fit for Climate Professionals cover.

For example, clients involved with the built environment, such as consulting engineers and property professionals are likely to be interested if their services are now offering climate-related service/advice.

To help you identify who to approach, we've grouped target clients into three high-level areas and outlined what they do.

Three types of clients you can target:

01: Climate dedicated professionals

Specialists focusing exclusively on climate - related risks

- **Climate strategy & ESG advisors -** Develop sustainability roadmaps, regulatory compliance strategies and corporate ESG initiatives.
- **net zero & carbon consultants -** Specialise in carbon footprint assessments, emissions reduction strategies and net zero transitions.
- **Biodiversity & ecological experts -** Ensure businesses meet biodiversity net gain (BNG) requirements and ecological compliance standards.
- **Environmental engineers & scientists -** Conduct impact assessments, sustainability studies and environmental risk management.
- **Compliance & regulatory specialists -** Guide businesses through climate legislation, sustainability reporting and ESG frameworks.

02: Sustainability & environmental specialists

Professionals integrating climate & sustainability into broader business operations

- **Corporate sustainability managers -** Oversee sustainability programmes and integrate environmental considerations into business strategy.
- **Sustainable supply chain specialists -** Ensure ethical sourcing, reduce carbon footprints and promote circular economy initiatives.
- **Renewable energy & energy efficiency experts -** Implement renewable energy solutions and optimise energy use.
- **Green finance & investment analysts -** Focus on sustainable finance, ESG investing and climate risk assessment.

03: General business professionals with climate responsibilities

Traditional roles with climate-related exposures

- **Procurement & operations leaders -** Factor sustainability into supply chains and operational efficiencies.
- **Risk & compliance officers -** Address climate-related financial and regulatory risks.
- **Marketing & communications professionals -** Develop sustainability messaging and brand positioning around climate commitments.
- **HR & talent development -** Build sustainability-focused workplace culture and train employees on ESG topics.
- **Multi-disciplinary advisory firms** operating in the built environment.

Three ways this product helps you do more business.

Any Climate Professional could be vulnerable in their role, no matter how diligent they are. You can help them protect their business and their reputation so that they can do their job with confidence.

Our product goes beyond standard Professional Indemnity cover to meet the unique needs of Climate Professionals, providing:

01: Specialist cover for climate-related risks

- **Climate-related litigation risks -** protection against allegations of inaccurate sustainability claims, reporting failures or regulatory breaches.
- **Greenwashing claims -** support for clients accused of misleading sustainability commitments.
- **PR & reputational support -** crisis response and legal assistance in the event of scrutiny from regulators, investors or the media.
- **Extended civil liability protection -** covers professional errors and omissions specific to climate advisory and consulting roles.

02: Exclusive climate-related content

- **Access to exclusive ESG insights** via the Intact Business Support Hub.
- **Regulatory and compliance updates** to keep clients informed of evolving climate-related obligations.
- **Specialist legal and PR guidance** to help businesses navigate climate disclosures and greenwashing risks.

03: Tailored trading and underwriting approach

- **For small- and medium-sized businesses** (SMEs) with turnover up to £2m - available via Intact Online.
- **For complex risks and larger firms -** handled by our ProFin specialist regional underwriting teams.
- **Indemnity limit up to £5m -** bespoke cover tailored to client needs.

Unlock new Climate Professionals business today.



Ready to get going?

Here are three actions you can take straight away.

- **Review your current client portfolio -** if a significant portion of business comes from consultancy-based climate professionals, this is an opportunity to expand your offering.
- **Start a conversation -** if a client's work involves sustainability, ESG advisory or compliance, this product may provide valuable protection against emerging risks.
- **Get in touch -** our regional underwriting teams are available to support you in identifying opportunities and structuring the right cover.

2 ways to trade

For small - and medium-sized businesses with up to £2m turnover - it's simple to transact via Intact Insurance Broker Portal.

Quote & Bind at

Intact Insurance Broker Portal

For larger companies with over £2m turnover or more complex risks, engage our ProFin regional underwriting teams who will support you with placing business.

A-Z Glossary of Climate Professionals terminology.

The climate sector comes with new terminology and emerging risks. To help you navigate this landscape and confidently guide clients, we've created a Climate Professionals A-Z Glossary – a quick-reference tool covering key terms, industry trends and specialist risks that impact both clients and the insurance solutions they need.

This Glossary will help you:

- **Better understand the language used** by Climate Professionals when discussing risks and insurance needs.
- **Communicate more effectively** with clients by aligning with sector specific terminology.
- **Identify new opportunities** where Intact Professional Indemnity Insurance for Climate Experts could be relevant.



Climate Professionals
A-Z Glossary

Letter	Term 1	Description 1	Term 2	Description 2
A	Adaptation Finance	Funding mechanisms that help businesses and communities adjust to the impacts of climate change, such as extreme weather events or rising sea levels.	Anthropogenic Climate Change	Climate change resulting from human activities, including greenhouse gas emissions from industries, agriculture and deforestation.
B	Biodiversity Net Gain (BNG)	A principle requiring developers to leave biodiversity in a better state than before a project, often mandated in planning policies.	Blue Carbon	Carbon captured and stored by oceanic and coastal ecosystems, such as mangroves and seagrass meadows, playing a crucial role in mitigating climate change.
C	Carbon Capture and Storage (CCS)	A process of capturing carbon dioxide emissions from industrial sources and storing them underground to prevent them from entering the atmosphere.	Climate Resilience	The ability of communities, businesses and ecosystems to anticipate, prepare for and respond to climate-related risks and changes.
D	Decarbonisation	The reduction or elimination of carbon dioxide emissions across industries, primarily through cleaner energy sources and improved efficiency.	Deforestation Risk	The financial and environmental risks associated with deforestation, often linked to industries such as agriculture, construction and commodities trading.
E	Emissions Trading Scheme (ETS)	A market-based approach to controlling greenhouse gas emissions, where companies trade carbon allowances to meet regulatory limits.	Environmental, Social and Governance (ESG)	A framework for assessing a company's sustainability and ethical impact based on environmental, social and governance factors.
F	Flood Risk Mitigation	Strategies to reduce the risk and impact of flooding, such as improved drainage systems, natural flood barriers and sustainable urban design.	Future Climate Scenarios	Model-based projections of climate conditions under different levels of greenhouse gas emissions, helping businesses plan for long-term risks.

Climate Professionals
A-Z Glossary

Letter	Term 1	Description 1	Term 2	Description 2
G	Green Hushing	A growing trend where companies under-report or deliberately avoid communicating their climate and sustainability commitments to avoid scrutiny or backlash.	Greenwashing	A deceptive practice where a company exaggerates or falsely claims to be environmentally friendly to attract customers or investors.
H	Habitat Restoration	The process of rehabilitating degraded ecosystems to improve biodiversity and climate resilience, such as reforestation and wetland recovery.	Heat Stress Mapping	The analysis of temperature exposure in urban and rural areas to assess risks to people, infrastructure and ecosystems.
I	Impact Investing	Investments made with the intention of generating positive environmental or social impacts alongside financial returns.	Insurability of Climate Risk	The assessment of whether climate risks, such as hurricanes or wildfires, are still viable for insurance coverage based on frequency and severity trends.
J	Just Transition	An approach ensuring that workers and communities affected by the shift to a low-carbon economy are supported with fair opportunities and policies.	Jurisdictional REDD+	A climate finance mechanism that rewards governments and communities for reducing deforestation and carbon emissions at a regional scale.
K	Kyoto Protocol	An international treaty that committed industrialised countries to reducing greenhouse gas emissions, a precursor to the Paris Agreement.	Key Biodiversity Areas (KBA)	Regions identified as critical for the survival of species and ecosystems, often prioritised for conservation efforts.
L	Low-Carbon Economy	An economic system designed to minimise carbon emissions through sustainable practices and renewable energy use.	Land Use Change	The alteration of landscapes due to human activity, such as urbanisation or agriculture, affecting carbon storage and biodiversity.
M	Mitigation Strategies	Actions taken to reduce or prevent the emission of greenhouse gases, including renewable energy adoption and energy efficiency improvements.	Microclimate Analysis	The study of localised climate conditions, often used for urban planning, agriculture and climate adaptation.

Climate Professionals
A-Z Glossary

Letter	Term 1	Description 1	Term 2	Description 2
N	Nature-based Solutions	Climate and environmental strategies that leverage natural processes, such as afforestation and wetland restoration, to mitigate risks.	net zero Commitments	Corporate or governmental pledges to balance greenhouse gas emissions with removals, achieving a net zero carbon footprint.
O	Offsetting Carbon Emissions	A method where businesses or individuals invest in environmental projects to compensate for their own carbon emissions.	Ocean Acidification	The ongoing decrease in ocean pH levels due to increased carbon dioxide absorption, impacting marine life and ecosystems.
P	Physical Climate Risks	Direct risks from climate change, such as extreme weather events, rising sea levels and changing rainfall patterns.	Planetary Boundaries	A framework defining the safe limits of human activity on earth's critical systems, such as biodiversity and climate stability.
Q	Quaternary Climate Change	The study of climate fluctuations over the last 2.6 million years, providing insight into historical climate shifts and future trends.	Quantification of Emissions	The measurement and reporting of greenhouse gas emissions, often required for regulatory compliance and sustainability initiatives.
R	Renewable Energy Insurance	Insurance products designed to cover risks related to renewable energy projects, such as solar and wind farms.	Risk Modelling for Climate Events	The use of predictive data and models to assess potential financial and environmental impacts of climate-related disasters.
S	Scope 1, 2 and 3 Emissions	Categories used to classify greenhouse gas emissions from direct (Scope 1), indirect energy use (Scope 2) and supply chain activities (Scope 3).	Sustainable Underwriting	Insurance practices that integrate environmental and climate risk factors into risk assessment and pricing.
T	Transition Risk	The financial and operational risks associated with shifting to a low-carbon economy, including policy changes and technological advancements.	Task Force on Climate-related Financial Disclosures (TCFD)	A framework for companies to disclose climate-related financial risks to investors and regulators.

Climate Professionals
A-Z Glossary

Letter	Term 1	Description 1	Term 2	Description 2
U	Underwriting Climate Risk	The process of assessing and pricing insurance products based on climate-related exposure and trends.	Urban Heat Island Effect	The phenomenon where urban areas experience higher temperatures than surrounding rural areas due to human activity and infrastructure.
V	Value Chain Emissions	Greenhouse gas emissions occurring across the entire lifecycle of a product or service, from production to disposal.	Voluntary Carbon Markets	Marketplaces where businesses and individuals can trade carbon credits to offset emissions beyond regulatory requirements.
W	Weather Derivatives	Financial instruments that allow businesses to hedge against weather-related financial risks, such as temperature fluctuations.	Water Stress Index	A measure of water availability and demand in different regions, helping businesses assess supply chain risks related to water shortages.
X	Xenobiotics in Ecosystems	Human-made chemical substances, such as pesticides or pharmaceuticals, that can disrupt ecological balance.	Extreme Weather Events	Severe climate-related occurrences such as hurricanes, droughts and wildfires, increasing in frequency due to climate change.
Y	Yield Impact of Climate Change	The effect of changing climate conditions on agricultural productivity, affecting global food supply and security.	Year-on-Year Carbon Reduction	A sustainability metric tracking an entity's annual decrease in carbon emissions over time.
Z	Zero Carbon Policies	Government or corporate policies designed to eliminate carbon emissions through strict sustainability measures.	Zonal Climate Risk Mapping	The geographic analysis of climate risks across different regions to inform planning and risk management.

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