Environmental losses have become a hot topic over the last few years. The effects can vary from limited local damage, such as domestic oil spills, to worldwide cross-border disruptions resulting from air or water contamination. Clean up measures may be minimal or have huge financial consequences, and remediation can take anywhere from days to years.

Although environmental damage may show similar characteristics; local legislation and government agency requirements can differ greatly from one country to the next. In addition, such losses not only disrupt a business, but can damage reputation and even lead to civil or criminal charges.

Ready to respond
The specialist environmental practice group is made up of experts within this complex field who have a wealth of experience in understanding local laws and policy nuances to ensure swift identification of cause, liability and remediation options.

We are able to handle all types and sizes of environmental losses quickly and cost effectively – wherever they occur - to help get businesses back on track as soon as possible, including:

- Air pollution
- Soil contamination
- Radioactive contamination
- Water pollution

Reservoir of resources
We are one of the largest claims management and loss adjusting businesses in the world, with client relationships that have stood the test of time. Our global service offerings - Major & Complex Loss (MCL), Loss Adjusting, and Third Party Administration (TPA) - are each focussed on delivering the right level of service by specialism or severity.

MCL is specifically aimed at delivering the finest technical skills, industry specific knowledge and best practices to respond to losses of significant size and complexity, backed up by local expertise on the ground in over 60 countries.

Against this backdrop, the environmental practice group provides a structure for our team of professionals who are spread around the world; ensuring that the right people are on the right loss in the right place.

If you are looking for a truly reliable adjuster who is an expert in the environmental field, please contact me or any member of the team outlined in this brochure

Ruth Saeys
Environmental Specialist Practice Group Leader
Mobile: +32 479 238 303
Email: rsaey@environmental-cl.com

Cunningham Lindsey’s global network of specialists can successfully handle all types and sizes of environmental losses.
Your environmental experts

Environmental incidents can produce considerable difficulties and substantial costs for businesses and insurers alike, as well as providing a stark reminder of the fragility of our environment. The handling of claims arising from pollution incidents needs a comprehensive understanding of the technical issues, alongside a calm and organised approach. Remediation options need to be swiftly investigated and evaluated, while at the same time costs must be kept under control. Businesses may also face disruption and damage to reputation and brand.

We believe in a consistent approach

Multi-disciplined team
We offer a network of environmental specialists around the globe who are ready to respond to the most challenging of claims and provide consultancy and guidance from day one. Our engineers, agriculturalists, surveyors, accountants, chartered loss adjusters, arbitrators, legal executives and law graduates are at our clients’ disposal to provide the best solutions. Through our public relations partners, we can help to minimise reputational impact and manage media interest. While we understand that some situations can be traumatic, our adjusters can handle the most challenging claims with sensitivity as well as skill.

Easy to do business with
Not only do we have excellent working relationships with each other, we also take every step to develop a successful partnership with each client. We collaborate on new technologies and share vital information and best practice techniques to deliver world class loss adjusting, surveying and claims management services 24/7 – and to make sure that clients benefit from the combined knowledge of our whole group. This approach also ensures that clients experience first class service and reporting standards that are consistent across the board.

One point of contact
Every client is assigned an account handler to act as their contact person throughout the life of a claim. In this way we can guarantee regular communication with all parties concerned.

Management information
For many years we have recognised how IT contributes to a first class service and have pioneered the development of a number of tailored systems geared around client needs, including web-based claims reporting and monitoring systems to provide 24 hour access to claims information, 365 days a year.

STRENGTH IN NUMBERS

- Our global network means that we are there, when and where clients need us to be.
- We have more than 30 dedicated environmental experts around the world, supported by 7,000 Cunningham Lindsey employees in over 60 countries.
What we do

We are committed to building strong, mutually beneficial long-term relationships. Our clients can expect us to understand their needs, communicate regularly, represent their interests and deliver solutions tailored to their specific requirements.

In our experience, involvement at inception of a project or operational policy leads to a better understanding of the client’s handling and control procedures, allowing stakeholders and the adjuster to establish, at an earlier stage, a consistent approach to what will or won’t be recoverable. This creates confidence between the insured and the adjuster and better communication between all of the parties involved.

When appointed on a claim, our multi-disciplined global team focuses on three core objectives:

1. To investigate circumstances - we understand the importance of coverage and liability recovery. Our team of experts will investigate the circumstances thoroughly and provide a detailed report. If required, we can also advise on the application of the relevant policy wordings.

2. To limit the costs and minimise future liability - time is of major importance when dealing with environmental losses. Our specialists will immediately go on site to investigate what preventive measures should or can be taken, taking into account the securing of crucial evidence.

3. To adjust the claim to the best of our ability - this is our core business. We will investigate and adjust all claims related to the loss, from third parties as well as from the insured.

We understand that precautionary measures and/or active remediation might take several years. If appointed we will continue to monitor and evaluate the costs and benefits of the applied technique and interact and hold regular discussions with all parties involved. We also have the benefit of being able to utilise the experience found in our other practice groups; such as product liability, marine, power and construction and our environmental subsidiary - EFI Global.

Clarity and consistency

Our instructing office manages the claim process from start to finish; ensuring a cohesive course of action with centrally issued reports presented in clear, easy to understand language so that all the parties involved fully understand what is required.
Key contacts – Europe

**BELGIUM**

**Ruth Saey**
**MSC Geology**

Ruth has been active in the environmental consultancy sector for many years. Well aware of soil survey and W.A.REBO legislation she can be considered an expert in handling and dealing with environmental claims.

**Significant losses/projects handled**
- Landslides in open pit mines
- Pollution/disturbance of UASB (Upstream Anaerobic Sludge Blanket) reactors
- Historical and new pollutions overlapping
- Accidental spill of polychlorinated biphenyls (PCB)
- Pond pollution due to accidental spill of pyrethroids
- Spreading in fields of contaminated soil

**Contact details**
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**Laurent Richelle**
**Agronomist Engineer**

Laurent has a degree in industrial engineering with a specific specialisation in mechanical engineering. He has been regularly providing expertise to a well-renowned petroleum corporation, where he has gained invaluable professional experience in managing and providing environmental solutions.

**Significant losses/projects handled**
- Pollutions at gas stations and industrial sites
- Hydrocarbon pipeline leak repair at a port in France
- Domestic oil spills/leaking domestic oil tanks
- Accident with a bromine container, resulting in partly evacuation of the industrial sites
- Pond pollution due to accidental spill of polychlorinated biphenyls (PCB)
- Several accidental spills of fuel / leaking domestic oil tanks
- Spreading in fields of contaminated soil

**Contact details**
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**FRANCE**

**Olivier Bonnamour**
**Agronomist Engineer**

Olivier started his environmental career in 1998. He then held a variety of research roles into the effects of herbicides and plant pathology. He also acted as technical director of a station testing agrochemicals on crops and an expert specialised in agri-industrial risks. Olivier joined Cunningham Lindsey in 2010 bringing with him his wealth of knowledge on environmental claims and the technical issues surrounding them.

**Significant losses/projects handled**
- Pond pollution due to accidental spill of insecticide from a factory
- Underground water and soil pollution due to accidental spill of polychlorinated biphenyls (PCB)
- Several accidental spills of fuel / leaking domestic oil tanks
- Spreading in fields of contaminated sludge from wastewater treatment works

**Contact details**
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**FRANCE**

**Thomas Gradl**
**Dipl.-Ing**

Thomas joined the insurance industry in 1998 and has dealt with many environmental claims over the years. Prior to joining Cunningham Lindsey he managed a training programme for French speaking Africans in environmental techniques.

**Significant losses/projects handled**
- Several claims at urban rail link in Cologne
- Several claims at domestic waste incineration plants
- Spilling of sewage water at biogas plant in Homberg
- Spillage of 34 m³ gas oil in Karlsruhe
- Leakage of concentrated fire fighting foam in Hamm

**Contact details**
Wulfrath, Germany
Tel: +49 2058 923 026
Email: tgradl@environmental-cl.com

**GREECE**

**George Spyropoulos**
**BEng Dip**

George joined the insurance industry in 2002. He has a degree in chemical engineering and a good understanding of the environmental legislation within Greece.

**Significant losses/projects handled**
- Residential, commercial and industrial claims (fire, flood, earthquake and business interruption losses)
- Industrial pre-risk surveys (chemical production and storage facilities, refinery and energy industries, publishing companies and logistics facilities)

**Contact details**
Kallithea, Greece
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**HUNGARY**

**Tamás Péterdi**
**Dipl-Ing**

As a qualified safety engineer, Tamás has four years of adjusting experience. He holds specific knowledge of a variety of environmental claims. Tamás is also fluent in both Hungarian and English.

**Significant losses/projects handled**
- Tank car accident - petrol pollution, remediation, monitoring works at urban area
- Crude oil pipeline breakage at urban periphery area
- Red sludge spill - property damage losses
- Refinery fire in industrial area

**Contact details**
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Key contacts – Europe

**IRELAND**

Declan Feely  
**ACIA FCILA GdipAF ACIArb FUEDI ELAE**

A career which began with a leading Irish insurer over 30 years ago eventually led to Declan joining Cunningham Lindsey where he quickly became a senior Property Loss Adjuster. In the ensuing 26 years, Declan has developed a well-recognized expertise and reputation in the management of large and complex claims in Ireland and abroad and is widely acknowledged as an expert on business continuity and financial loss mitigation. Declan’s practice areas also include high exposure non-personal injury liability claims and he is one of Cunningham Lindsey Ireland’s key large loss leaders.

Declan is a member of Cunningham Lindsey Ireland’s Major & Complex Loss Team and is based in Dublin.

**Significant losses/projects handled**
- Oil pollution to warehouse, 100,000m²
- Oil pollution to third party golf course based in Dublin.
- Ireland’s Major & Complex Loss Team and is Declan is a member of Cunningham Lindsey
- Liam is widely acknowledged as an expert on business continuity and financial loss mitigation.

**Stefano Bertini**  
**BSc**

After completing a bachelor’s degree in geology, Stefano spent ten years consulting on a variety of large scale construction projects within Italy. He joined the insurance industry in 2008 and has handled a wide variety of environmental claims, obtaining a good understanding of the Italian environmental legislation.

**Significant losses/projects handled**
- Damage to the railway line as a result of landslide
- Rail disaster as a result of landslide
- Damage to a number of houses due to landslide
- Oil spill from ship tanker
- Oil spill from tanker

**Contact details**
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  - Email: sbertini@environmental-cl.com

**Stefania Di Pasquale**  
**Qualified Lawyer**

Stefania started her career in a law firm in Genoa, spending five years there. In March 1999, Stefania became the senior loss adjuster of Lercari Srl and then Cunningham Lindsey Lercari Srl. She has experience of general liability claims and professional liability including claims settlement on property and casualty (Product Liability, Public Liability, Business Interruption etc.), RCO/RCCT national and international losses and environmental claims under various policies.

**Significant losses/projects handled**
- Gas explosion in civil building
- Bunchefield explosion, fire in oil depot
- National black out in Italy

**Contact details**
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  - Mobile: +39 349 639 3376
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**Peter Van Dijk**  
**BSc FUEDE ELAE Member of VVM**

Starting as a loss adjuster in 1983, Peter is recognized as a leading expert in his field. He is frequently requested to provide expert assistance on claims or events following widespread chemical and oil spills. He also frequently deals with claims arising from oil product spills, acting on behalf of insurers of a multinational oil company.

**Significant losses/projects handled**
- Damage to deep sea port terminals
- A variety of oil refinery leaks for large international oil companies
- A variety of claims for various pipeline owners
- Oil pollution in the ports of Rotterdam and Amsterdam
- Road accidents, such as the roll-over of a lorry, loaded with gasoline in a residential area
- Damage with asbestos cause by a fire accident

**Contact details**
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  - Mobile: +31 651 587 409
  - Email: pvindijk@environmental-cl.com

**Radu Teretean**

Radu is our representative in Romania and Bulgaria and has been involved in the loss adjusting industry for over ten years. He is fluent in English and can speak French also. Radu is an engineer who has successfully handled losses in PD/BI for both local and international markets.

**Significant losses/projects handled**
- 10km river and adjacent shores pollution in NW Romania following latent oil feed pipes
- 30km river pollution from oil spill
- Several agricultural fields polluted with oil
- Large oil spill with severe impact on private crops

**Contact details**
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**Viktor Basharin**  
**Dipl.-Economics DipIFR CIMA**

Victor has worked in the insurance claims area for four years and is our environmental representative in Russia. He started his adjusting career dealing with losses within the retail and wholesale industry investigating stock damages and interruption in commercial activities. He currently settles business interruption losses for industrial companies.

**Significant losses/projects handled**
- Fuel leak and soil pollution in Kazakhstan

**Contact details**
- Moscow, Russia
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  - Mobile: +7 916 396 85 96
  - Email: vbasharin@environmental-cl.com
Key contacts – Europe

**SPAIN AND PORTUGAL**

Ana Franco de Sarabia

Ana has worked in the insurance claims area for four years. With a legal background and a previous experience in real estate and distribution, she is in charge of our international hub in Spain, co-ordinating all incoming and outgoing instructions as well as adjusting claims, especially in the liability field.

**Significant losses/projects handled**

- Contamination of sugar by plastics, one of the world’s largest food and beverage company
- Bacterial contamination of a leading integrated Spanish oil and gas company
- Technical professional liabilities on different projects (engineering and architecture)

**Contact details**

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**SPAIN**

Ignacio Rodriguez

Ignacio worked for more than ten years as an environmental consultant before joining the insurance industry. He has a degree in Environmental Science and a Masters degree in Engineering and Environmental Management. He also has been trained in contaminated soil management.

**Significant losses/projects handled**

- Landfill leachates leaks
- Fuel leaks with significant damages in the coastal area
- Numerous rupture of pipes with soil and/or groundwater pollution
- FIre in wind powers with significant damage in scrubland and tree
- Contamination of mineral products or fuel
- Large soil and groundwater contamination from petrochemical facilities
- Chromium contamination in waste treatment plants

**Contact details**

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**SWEDEN**

Gittan Algejoi

Gittan started her career in the salvage business, where she gained invaluable experience dealing with salvage after water and fire damage. Since joining Cunningham Lindsey in 2007, Gittan has been dealing with several significant environmental contamination claims including oil spills/leaking oil tanks and asbestos within damaged houses.

**Significant losses/projects handled**

- Domestic oil spills/leaking oil tank
- Asbestos in damaged house

**Contact details**

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**UNITED KINGDOM**

Graham Hawkins

Graham is Head of Environmental Solutions for the UK and deals almost exclusively with pollution and contamination claims under Material Damage, General Liability and bespoke Environmental Liability policies for contractors, property owners and hauliers. Involved with co-ordination of claims for London Market Environmental Insurers across Europe, North America and Australia.

**Significant losses/projects handled**

- £850k remediation following escape of oil at hotel near a SSSI river
- Escape of 40,000 litres of mixed solvents over neighbouring farmland and into surface drains and water courses
- Environmental contamination to farm land and water course following fire at hazardous waste processing company
- Contamination to nearby river and surface water drainage following fire and explosion at warehousing facility

**Contact details**

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**UNITED KINGDOM**

Simon Hughes

Simon holds an Honours degree in Geography and a Masters degree in Environmental Management and has been employed within the environmental sector since 2009, working for the Environment Agency, a waste management firm and an environmental consultancy. Simon is currently deployed within the UK Environmental Solutions team, assessing and reviewing technical aspects of all environmental claims.

**Significant losses/projects handled**

- Managed large scale remediation projects for a substantial electrical distribution company
- Lead environmental consultant on Phase 1 and Phase 2 site investigations
- Assessing remediation proposals to achieve cost savings for clients
- Advice and technical input on oil contamination and emergency response claims

**Contact details**

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**UNITED KINGDOM**

Peter Carter

Peter has extensive experience in the investigation and negotiation of environmental claims. He is nominated personally on several large accounts. A speaker at national and local conferences on liability claims related issues, he has delivered technical training to staff, insurers, brokers and trade associations.

**Significant losses/projects handled**

- Heating oil leak from a school contaminating waste water treatment works
- Spillage of liquid formaldehyde from haulage container contaminating attenuation pond and drainage system
- Escape of diesel at a solution mining facility
- Contamination of Coniston water and surrounding land through leaks of diesel from temporary electrical generator

**Contact details**

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Key contacts – United States

**UNITED STATES**

Mark Luehrs
Since 1988, Mark has supervised and handled primarily environmental and pollution related losses. As a director, Mark has been involved with complex soil, ground water and surface water contamination cases throughout the United States. Mark has been involved with hundreds of pollution events.

**Significant losses/projects handled**
- Negotiated settlements with US Environmental Protection Agency and US Department of Interior
- Complex soil and ground water contamination case involving MTBE
- Chemical release from plant and related town evacuation
- Toluene and MEK contamination of ground water utilising complex remediation methods
- Major crude oil spill impacting cropland, waterways, and fish on the endangered species list
- Petroleum tanker rollover involving major ground water contamination in residential neighbourhood

**Contact details**
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**UNITED STATES**

Stuart Stromeyer
Stuart has extensive hands on seepage and pollution liability, clean up and containment loss experience that spans in excess of 35 years. He has worked first hand as a field adjuster on major spills, both onshore and offshore, around the world. He has also managed and directed teams of adjusters and clean up specialists, on a global basis, on several large seepage and pollution liability losses.

**Significant losses/projects handled**
- Underground aviation jet fuel pipeline rupture beneath a runway, seeping into a creek, at a major US airport
- Oil pipeline break in the Eastern US over a creek
- Oil spill following a well blowout off coast of Gabon, Africa
- Oil spill following a well blowout off coast of Newfoundland, Canada
- Oil spill following a pipeline break at a river crossing in Central US
- Chemical spill following a pipeline break in the Philippines
- Oil spill following a pipeline break in the Andes, Bolivia
- Oil spill following tanker grounding offshore Alaska
- Oil spill following a pipeline break over a river in Guatemala

**Contact details**
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**UNITED STATES**

Brian Ferguson
Brian has over thirty years of experience as a multi-line claims adjuster focusing on property loss exposures in a variety of economic sectors. “Current accounts include the mining, quarrying, property management and construction industries.

**Significant losses/projects handled**
- Contamination of soil and adjacent waterways from glycol spill by gas pipeline operator in Western Kentucky
- Remediation of historical soil contamination by hydraulic fluid plume in public utility-owned land parcel in Kentucky
- Containment and compliance issues with floodwater runoff/drainage from coal mines in Kentucky, West Virginia, Pennsylvania, Virginia and Ohio
- Containment and remediation of diesel fuel on TVA-controlled inland waterways in the Midwestern US
- Remediation of adjacent property following fires at various contiguous facilities
- Remediation of adjacent property following releases of various contaminants due to fires in chemical production facilities in Missouri, Illinois and Kentucky

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**UNITED STATES**

J. Scott Waldrop
Scott specializes in large/complex commercial and industrial losses. In addition to manufacturing, agricultural and hospitality losses, he has experience in energy losses involving gas and steam turbines, transformers, co-generation power plants and fossil fuel plants. His involvement on measuring these losses was not limited to property damage. It also includes measurement of extra expense, expediting expense, business interruption and environmental losses. In his 25+ years, Scott has handled claims involving gas, petroleum and chemical losses. He has been involved in losses with methane recovery stations, pipeline ruptures, natural gas processing, terminals with both above ground and underground storage facilities.

**Significant losses/projects handled**
- Ash-retention pond releases, from coal powered utility
- Fly-ash release from air scrubber at utility
- Ammonia releases at cold storage warehouses
- Asbestos abatement losses
- Biological growth losses
- Flood loss with diesel fuel contamination
- Farm diesel release from pipeline
- Over-the-road tanker spills
- Train derailments

**Contact details**
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**UNITED STATES**

Earl R. Winters, Jr
CPCU ARM
Earl has been an active claims adjuster for over thirty-eight years, handling all lines of coverage. Earl has been managing environmental and toxic tort litigation claims for a client for the past fifteen years with concentration on asbestos, silica and benzene claims. Litigation management of these claims is a major part of these claims.

**Significant losses/projects handled**
- Multi-line claims adjuster licensed in TX, NY, FL, NM, and LA.
- Asbestos, silica and benzene litigation management. Some cases have more than 20,000 plaintiffs.
- Supervised environmental investigation for several clients, including advising local adjusters and interface with experts, remediation companies and local and state environmental departments.
- Mass tort litigation management for several clients after large chemical explosions, chemical spills and various toxic releases. Including database management, litigation management and interface with counsel.
- Coverage review for clients to include policy review, declination letters and reservation of rights letters to insureds.

**Contact details**
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**Key contacts – Asia & Middle East**

**HONG KONG**

Chor Chin Mak  
ACII LLB

Chor Chin has over 30 years of experience in the insurance industry. He started his career as a claims clerk before becoming an adjuster and settling in his current role as director of responsible liability and EC claim investigation for Cunningham Lindsey Hong Kong. Chor Chin is fluent in Cantonese, Mandarin and English.

**Significant losses/projects handled**
- Multi-million dollar liability claim involving pesticide in Hong Kong
- Multi-million dollar product liability claim involving pesticide in Shanghai

**Contact details**

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**Wayne Klinger**  
BCom LLB AILA

Wayne has over 20 years of experience within the insurance industry and has dealt with a variety of environmental claims within environmental impairment liability policies and directors and officers (D&O) liability insurance.

**Significant losses/projects handled**
- Collapse of storage tanks resulting in edible oil spillage into a wildlife sanctuary
- Petroleum tanker rollover resulting in ground and water contamination
- Explosions at chemical plants resulting in ground and/or water contamination
- Discharge of chemicals into municipal sewer system
- Pollution liability claim by major restaurant - lack of attraction due to pollution
- Fire at paint manufacturer resulting in ground contamination

**Contact details**

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**UNITED ARAB EMIRATES**

David Summers  
BSc (Hons) ACII FCILA

David has been our UAE country manager since 2002, and has been with the company in Dubai since 1998. He continues to handle a wide portfolio of environmental and other losses, both in the UAE and the wider region, including North Africa and Indian Ocean Islands.

**Significant losses/projects handled**
- Liability claim for an oil spill in Sharjah, UAE
- Land contamination around commercial site
- Contamination of site after chemical storage depot fire
- Damage to asphalt surfaces after diesel spills
- Liability claim for debris cloud spread from industrial premises

**Contact details**

Dubai, United Arab Emirates  
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Email: dsummers@environmental-cl.com

**Martin Stebbings**  
BSc(Hons) FCI I FCILA PGCert(filiation)

Martin has handled a wide variety of environmental claims over the past 16 years, including oil refinery discharges, tanker spillages, environmentally sensitive locations, agricultural produce and food. His experience includes the use of various remediation techniques, often involving local authorities and trade organisations.

**Significant losses/projects handled**
- Various oil spillage claims, within the United Kingdom and Australia
- Kerosene spillage in environmentally sensitive area, with significant risk of substantive contamination to high grade drinking water supply serving 600,000 population
- Destruction of chemical processing plant, causing contamination of a nature reserve
- Chemical contamination to food products involving large scale product recalls
- Discharge of hydrocarbon waste from asphalt production plant into lake

**Contact details**

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**SOUTH AFRICA**

**Stephen Kay**  
BTech (Hons) (Food Tech) Grad Dg (Ops Mgmt) FCILA PGCert (Insurance Law)

Stephen joined the insurance industry in 2001 and has handled a wide variety of environmental claims since then. He is also a professional member of the New Zealand Institute of Food Science and Technology.

**Significant losses/projects handled**
- Wood treatment chemical spill to soil and waterways
- Meat processing wastewater contamination of farmland and town water supply
- Petrol contamination investigation from service station fuel bunker
- Statutory liability claim involving rendering plant air discharge to residential neighbours
- Fumigant factory fire and control of chemicals to environment

**Contact details**

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**Australia**

**David Summers**  
BSc (Hons) ACII FCILA

David has been our UAE country manager since 2002, and has been with the company in Dubai since 1998. He continues to handle a wide portfolio of environmental and other losses, both in the UAE and the wider region, including North Africa and Indian Ocean Islands.

**Significant losses/projects handled**
- Liability claim for an oil spill in Sharjah, UAE
- Land contamination around commercial site
- Contamination of site after chemical storage depot fire
- Damage to asphalt surfaces after diesel spills
- Liability claim for debris cloud spread from industrial premises

**Contact details**

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**Martin Stebbings**  
BSc(Hons) FCI I FCILA PGCert(filiation)

Martin has handled a wide variety of environmental claims over the past 16 years, including oil refinery discharges, tanker spillages, environmentally sensitive locations, agricultural produce and food. His experience includes the use of various remediation techniques, often involving local authorities and trade organisations.

**Significant losses/projects handled**
- Various oil spillage claims, within the United Kingdom and Australia
- Kerosene spillage in environmentally sensitive area, with significant risk of substantive contamination to high grade drinking water supply serving 600,000 population
- Destruction of chemical processing plant, causing contamination of a nature reserve
- Chemical contamination to food products involving large scale product recalls
- Discharge of hydrocarbon waste from asphalt production plant into lake

**Contact details**

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**New Zealand**

**Stephen Kay**  
BTech (Hons) (Food Tech) Grad Dg (Ops Mgmt) FCILA PGCert (Insurance Law)

Stephen joined the insurance industry in 2001 and has handled a wide variety of environmental claims since then. He is also a professional member of the New Zealand Institute of Food Science and Technology.

**Significant losses/projects handled**
- Wood treatment chemical spill to soil and waterways
- Meat processing wastewater contamination of farmland and town water supply
- Petrol contamination investigation from service station fuel bunker
- Statutory liability claim involving rendering plant air discharge to residential neighbours
- Fumigant factory fire and control of chemicals to environment

**Contact details**

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**Key contacts – Africa & Australasia**
Key contacts – Latin America

**MEXICO**

**Claudia Hernandez**  
BSc MSc  
Claudia joined the insurance industry in 2005 and has handled more than 100 pollution liability claims arising from environmental contamination in Mexico and Central America, predominantly following failure of hydrocarbon transportation pipelines, causing contamination of soil and watercourses.

**Key contacts**  
Claudia Hernandez  
Mobile: +52 155 919 789 04  
Tel: +52 555 322 5723  
Email: cdiez@environmental-cl.com

**Significant losses/projects handled**  
- Escape of heavy crude oil that affected numerous hectares of cultivated land  
- Spillage of water containing excessive salts from a separator that contaminated pasturesland  
- Contamination of cultivated land and irrigation wells by heavy metals contained in well water  
- Spillage of fuel oil at the Port of Manzanillo, causing contamination of land and sea  
- Contamination of protected mangrove ecosystem  
- Contamination of 45km of the River Tecolutla

**Contact details**  
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**VENEZUELA**

**César Diez**  
ME MSc  
César joined our Caracas office in 1995 as a mechanical engineer with postgraduate studies in environmental engineering. He has a good understanding of the environmental engineering field, water quality, air pollution control, bioremediation, incineration, wastewater treatment and hazardous waste management.

**Key contacts**  
César Diez  
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**Significant losses/projects handled**  
- Breakages of pipelines transporting light oil causing contamination of soil and water courses  
- Breakages of pipelines transporting fuel causing contamination of soil, water courses and ground water  
- Failure of a tailing dam in a zinc-lead mine  
- Development of an environmental audit for an aluminium reduction plant  
- Optimisation of an oil water treatment plant for a fuel distribution plant

**Contact details**  
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Key contacts – Canada

**CANADA**

**Sean Forgire**  
CIP CFEI  
Sean is a specialist liability adjuster with over 20 years insurance industry experience, in a variety of claims related and adjusting roles. In particular, Sean has handled a wide range of errors & omissions, contractor’s pollution liability and environmental impairment liability claims involving soil and water contamination, asbestos, mould, biohazard, and urea formaldehyde. In his present role, Sean is National Director - Casualty/Liability, Major Loss Services.

**Key contacts**  
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Tel: +1 905 836 1199

**Significant losses/projects handled**  
- 30,000 litre caustic soda spill at aerospace manufacturing facility  
- Biohazard release due to fire in disposal facility  
- Residential oil spill impacting water contamination  
- Commercial oil spill impacting water contamination  
- Sewer contamination/treatment failure into ocean

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**Kevin Burgher**  
BSc CIP C. Tech EP  
Kevin is the Director for National Environmental Services for EFI Global Canada. He has over 18 years experience in the insurance/environmental industry. Throughout Kevin’s career he has been involved in over 1,000 environmental type losses varying in costs from $10,000 to $5,000,000.

**Key contacts**  
Kevin Burgher  
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Tel: +1 902 421 6001

**Significant losses/projects handled**  
- Petroleum contamination at residential/commercial properties  
- Minor to major trucking incidents including tanker roll overs  
- Assessment and clean-up of major Bunker “C” spill impacting fishery  
- Petroleum remediation to residential properties related to major flood event  
- Investigation and remediation of several releases into marine environment where tidal influence is a factor

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EFI Global is our wholly owned subsidiary specialising in forensic engineering, fire investigations, environmental consulting services, and specialty consulting and project management. EFI Global serves insurance, risk management, commercial, industrial, institutional, hospitality, financial, public, private, and government entities.

For more than 40 years, EFI Global has taken great pride in being recognised as one of the most respected firms worldwide, earning clients’ trust by providing practical forensic solutions to the most intricate technical problems.

Environmental releases create challenges for owners, developers, insurance carriers and other stakeholders. Issues of occupancy, extent of contamination and regulatory response actions add increased pressure to the management of an environmental claim. The ability to accurately reserve funds and overcome complexities often determines the success of such multi-faceted projects.

Through EFI Global and its multidisciplinary team of engineers, fire investigators and scientists, we offer a comprehensive and streamlined project management process, including:

- Environmental site assessments, remediation and design
- Drilling, sampling and monitoring well installation
- Spill prevention, control and countermeasure
- Environmental permitting services
- Brownfield redevelopment services
- Industrial hygiene audits and risk assessments
- Microbiology laboratory services
- Asbestos and mould investigations
- Transportation spill response
- Residential fuel oil release response
- Indoor air quality testing and abatement
- File review audits and subrogation support
- Determination of residual impacts to the soil, bedrock, groundwater or surface water
- Risk management

With more than 40 EFI Global service centres located throughout the USA and Canada, we complete over 21,000 projects annually for clients in a variety of industries worldwide, offering a one-stop open-to-close tailored approach that is based on immediate action to mitigate the loss, detailed documentation and closely managed project oversight.

Working to reduce costs, close files quickly and minimise long-tail liabilities is our priority, with staff members accessible and ready to respond 24/7 via a toll free emergency response line to provide immediate action to their clients.

Our emergency response lines are: US: 888.888.2467 and Canada: 866.530.4086. Assignments are also accepted 24/7 via our mobile site: www.efiglobal.com/Assign-a-Project

**Significant losses/projects handled**

**Ron Holt**
BS MA
Ron is the President & CEO of EFI Global U.S. and has been involved in the environmental business for over 30 years. He is a successful and distinguished leader with more than 37 years in the engineering, fire, environmental and construction industry. He previously served as Chief Operating Officer of EFI Global with responsibility for the overall field operations of the company. Prior to becoming COO, he was Vice President of EFI Global’s Real Property Services Division where he managed a wide range of services including environmental site assessments, remediation, asbestos and lead based paint consulting, indoor air quality/mold testing and remedial design, compliance audits and property condition assessments.

**Keith Pokorny**
BS LEED AP
Keith has more than 25 years of experience in environmental, engineering and construction management services. Prior to joining EFI he managed a National Lead Poisoning Prevention program to public and Indian housing programmes and to community development grant programmes. He has experience in a wide variety of projects including engineering and environmental insurance claims, public and municipal environmental remediation and hazardous materials management programmes and high-rise, university and hospital settings. Specialising in large project coordination, he assists clients in implementing construction-related capital improvement programmes.

**Cynthia Randall**
BA Chem MA Environmental Mgmt
Cynthia has more than 30 years of experience in consulting. Her experience in the environmental field includes technical expertise in laboratory analysis, process development research, environmental management and sales experience in the industrial, insurance, water treatment and commercial laboratory sectors.

In her current position, she is responsible for oversight of sales with the business development team, account managers, and senior service line executives to direct the planning of a coordinated sales strategy with reporting processes for growth initiatives.

**Significant losses/projects handled**

- Development, analysis and oversight of sampling plans for manufacturing waste disposal
- Monitoring, oversight and analysis of wastewater and storm water discharge permits associated with various manufacturing industries
- Analysis, monitoring, and assistance, regarding chemicals utilised in boilers, cooling towers and closed loop systems, for commercial buildings and the manufacturing industry
- Assistance with various air construction permits and environmental/health & safety management systems
- Environmental permitting services

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Cunningham Lindsey is a truly global organisation operating in excess of 60 countries, offering a fast, efficient and consistent service from our operating platform of over 600 offices and more than 7,000 employees. We undertake assignments throughout the world from offices established in:

Afghanistan  
Argentina  
Australia  
Austria  
Bahamas  
Bahrain  
Belgium  
Bolivia  
Brazil  
Canada  
Chile  
China  
Colombia  
Curacao  
Cyprus  
Denmark  
France  
Germany  
Greece  
Guam  
Hong Kong  
Hungary  
India  
Indonesia  
Ireland  
Italy  
Japan  
Kenya  
Korea  
Kuwait  
Malaysia  
Mexico  
Netherlands  
New Zealand  
Nigeria  
Oman  
Pakistan  
Papua New Guinea  
Peru  
Philippines  
Poland  
Portugal  
Qatar  
Romania  
Russia  
Saudi Arabia  
Singapore  
Slovakia  
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Spain  
Sweden  
Taiwan  
Thailand  
Trinidad  
Turkey  
Ukraine  
United Arab Emirates  
United Kingdom  
United States  
Venezuela  
Vietnam  
Zambia