**QUESTIONNAIRE FOR**

**ENVIRONMENTAL LIABILITY INSURANCE**

**COMPANY INFORMATION:**

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| **Company name:** |  |
| **Registered office:** |  |
| **Company ID number:** |  |
| **Web:** |  |
| **Contact:** |  |
| **Addresses of operations:**  |  |

**INFORMATION ABOUT COMPANY ACTIVITY:**

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| --- | --- | --- | --- |
| **Number of employees:** |  | **Annual wage turnover:** |  |
| **Previous year turnover:** |  | **Of which revenues from services and merchandise:**  | Services:Merchandise:  |
| **Anticipated subsequent turnover:** |  | **Of which revenues from services and merchandise:** | Services:Merchandise: |
| **What manufacturing (industrial or other) activities are carried out in the operation, including brief description of manufacturing process, input materials (raw materials) and manufactured products:** *(classify by operations)* |  |
| **Which industrial activities pursuant to Act No. 39/2013 Coll., on Integrated Prevention and Control of Environmental Pollution (according to the “List of Industrial Activities” stated in Annex 1 to the Act) are carried out in the operation***(classify by operations)* |  |
| **Description of products (manufactured products)** (specify if the product is a part of other product, if so, which one) |  |
| **List the main purchasers of goods and services:** |  |
| **Is the insured's product** |  [ ]  **flammable** [ ]  **explosive** [ ]  **toxic** [ ]  **radioactive**  [ ]  **made of asbestos or silicon?** |
| **Do the work activities carried out in operations belong to the work activities specified in Sec. 1, par. 2 of Act No. 359/2007 Coll., on the prevention and remedying of environmental damage?** |  [ ]  **YES** [ ]  **NO**  |
| **Does the operator/the operation belong to operators or operations that require an integrated permit pursuant to Act No. 39/2013 Coll., on Integrated Prevention and Control of Environmental Pollution?**  |  [ ]  **YES** [ ]  **NO**  |
| **Is the operation included in enterprises that are subject to Act No. 128/2015 Coll., on the Prevention of Major Industrial Accidents?**  |  [ ]  **YES** [ ]  **NO**  |
| **Were proceedings initiated against the company at any point in the past (regardless of changes in ownership) due to environmental pollution on the part of public authorities, or was there a decision on a temporary or permanent restriction or on a temporary interruption of manufacturing activities in the operation/operations?**  |  [ ]  **YES** [ ]  **NO**  |

**ENVIRONMENTAL SITUATION:**

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| **Is the operation located in the vicinity of a protected area or in a potable water protection zone?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(including the address of the operation)* |  |
| **Is the operation located in the vicinity of an area that is used to abstract groundwater for industrial or agricultural purposes or for the purposes of private persons (private wells)?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(including the address of the operation)* |  |
| **What is the depth of the aquifer in the place of the operation (place of insurance)?** |  [ ]  **<5m**  [ ]  **5-15m** [ ]  **>15m** |
| **Description:***(including the address of the operation)* |  |
| **At what distance from the operation (place of insurance) is the closest surface water resource (lakes, rivers, etc.) located?**  |  [ ]  **<50m** [ ]  **50-100m** [ ]  **100-1000m** [ ]  **>1000m** |
| **Description:***(including the address of the operation)* |  |
| **At what distance from the operation is the closest protected area included in the NATURA 2000 list (sites of Community importance and Special Protection Areas) located?**  | [ ]  **<500m** [ ]  **500-1000m** [ ]  **1000-10000m** [ ]  **>10000m** |
| **Description:***(including the address of the operation)* |  |
| **At what distance from the operation (place of insurance) is the closest public or cultural facility, housing construction or cultural monument and relic located?**  | [ ]  **<50m** [ ]  **50-100m** [ ]  **100-1000m** [ ]  **>1000m** |
| **Description:***(including the address of the operation)* |  |
| **At what distance from the operation (place of insurance) is agricultural land located?**  | [ ]  **<50m** [ ]  **50-100m** [ ]  **100-1000m** [ ]  **>1000m** |
| **Description:***(including the address of the operation)* |  |
| **Describe soil conditions, geological conditions and soil types (e.g. sandy, clayey, loamy, skeletal, sandy gravel, etc.) at the place of the operation:** *(classify by operations)* |  |

**LOCATION-SPECIFIC CONDITIONS**

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| **Has an audit of environmental management system (e.g. ISO 14001) been carried out in your company?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(indicate the type of audit and the name of organisation which conducted the audit)* |  |
| **Was soil contamination recorded at the place of the operation (place of insurance) in the past?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(indicate, what soil contamination was recorded)* |  |
| **Are there used landfills located at the place of the operation (place of insurance)?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(indicate more details about the type and size of the landfill)* |  |
| **Has a soil contamination survey been carried out at the place of the operation (place of insurance)?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(indicate whether any contaminated area is identified in the layout plan or in the environmental contamination report)* |  |
| **Are there any closed and reclaimed landfills located at the place of the operation?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:***(indicate more details about the type and size of the landfill)* |  |

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| **Describe industrial activities an the place of the operation (place of insurance) including description of the process, input materials (raw materials) and products carried out in the past:**  |
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| **LIST OF STORED SUBSTANCES** |
| List in the table the substances that are stored at the place of the operation, including fuels and lubricants. List only the substances that are stored in larger quantities or that are classified as hazardous or toxic in relation to the environment. |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Stored substance** | **Method of storage** | **Volume[m3]** | **Construction material of the container** | **Security measures** | **Type of leak detection** | **Date of the last inspection** | **State of matter** |
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| **Does your operation produce any hazardous waste, the disposal of which is regulated by legislation?** **(e.g. special waste, toxic waste, etc.)**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(if so, how is such hazardous waste stored and subsequently disposed of?)*  |  |

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| **Is the waste water discharged from the operation (place of insurance) untreated?**  |  [ ]  **YES** [ ]  **NO**  |
| **Is such waste water discharged with the consent of public authorities?**  |  [ ]  **YES** [ ]  **NO**  |
| **Have the limits permitted for the discharge of waste water without treatment ever been exceeded?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(what system of waste water treatment is used?)*  |  |
| **Is the rain water that is collected in collection and emergency tanks regularly removed?**  |  [ ]  **YES** [ ]  **NO**  |
| **Description:** |  |
| **Is the rain water treated before it is discharged from the operation?** (e.g. oil trap, separator, water purification plant, waste water treatment plant and the like.)  |  [ ]  **YES** [ ]  **NO**  |
| **Description:** |  |
| **Do you use ground water as a technological water for industrial use?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(where is such water discharged to after use?)*  |  |
| **Is it possible, in the case of emergency (e.g. breakdown), to capture untreated waste water for additional disposal?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(where can such waste water be temporarily stored?)*  |  |
| **Is it possible to capture the water used for fire fighting and to treat it later?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(in what way and where can such water be captured?)*  |  |

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| **Do you normally release any substances into the air?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(indicate the type of substances; e.g. toxic substances, dust and the like)*  |  |
| **Have you ever exceeded the permitted emission limits?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(in relation to which substances have the emission limits been exceeded and at what frequency?)*  |  |
| **Are there any bypass systems in the operation which make it possible to release raw emissions into the air?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(when are these bypass systems used? e.g. emergencies, maintenance, etc.)*  |  |
| **Has the equipment for reduction and management of the quantity of emissions been installed?**   |  [ ]  **YES** [ ]  **NO**  |
| **Description:** *(what equipment do you use? e.g. traps, filters, etc.; and what is the technological level and technical condition of such equipment?)*  |  |

**INFORMATION ABOUT DAMAGE HISTORY:**

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| **Have you caused any damage to water, soil or air in the last five years?**  | [ ]   **YES** (if so, please, explain below)[ ]   **NO** |
| **Description of damage:** |  |
| **Cause of damage:** |  |
| **Scope of damage:** |  |

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| **Description of damage:** |  |
| **Cause of damage:** |  |
| **Scope of damage:** |  |

**INFORMATION ABOUT THE CURRENT ENVIRONMENTAL LIABILITY INSURANCE:**

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| --- | --- |
| **Do you currently have environmental liability insurance?**  | [ ]   **YES** (if so, please, describe below)[ ]   **NO** |
| **Current insurer:** |  |
| **Scope of insurance (type of insurance)** |  |
| **Sum assured:** |  | **Deductible:**  |  |
| **Annual premium:** |  |

**REQUIRED SCOPE OF INSURANCE:**

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| --- | --- | --- | --- |
| **Sum assured for environmental liability insurance** (€) |  | **Deductible:** |  |
| **Territorial scope:**  | [ ]  Slovakia[ ]  Slovakia, Czech Republic, Hungary, Poland and Austria[ ]  Europe |

If the space in this questionnaire is insufficient, write your answers on a separate sheet of paper, which will be attached to the questionnaire.

**I hereby declare that the information included in this questionnaire is complete and true. I am also aware of the fact that if I take out an insurance policy I am obligated to inform the insurer without undue delay about changes in the facts stated in this questionnaire. If an insurance policy is taken out, then this questionnaire will constitute an integral part of the insurance policy.**

Date \_\_\_\_\_\_\_\_\_\_ Name and surname \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Stamp and signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**APPENDIX 1**

**LIST OF INDUSTRIAL ACTIVITIES**

(pursuant to Act No. 39/2013 Coll. on Integrated Prevention and Control of Environmental Pollution and on amendments to certain acts)

***The stated threshold values generally apply to projected production capacities or outputs. If several activities falling under the same activity description with the threshold are carried out in the same operation, the capacities of these activities will be added up. If these are activities related to waste handling, the calculation will be used at the level of activities in categories 5.1, 5.3(a) and 5.3(b).***

**1. ENERGY**

1.1. Combustion of fuels in installations with a total rated thermal input equal or exceeding 50 MW.

1.2. Refining of mineral oil and gas

1.3. Coke production.

1.4. Gasification or liquefaction of

1. coal,
2. other fuels in combustion plants or in installations with a total rated thermal input equal or exceeding 20 MW.

**2. METAL PRODUCTION AND PROCESSING**

2.1. Roasting or sintering metal ore, including sulphide ore.

2.2. Production of pig iron or steel, primary or secondary fusion, including continuous casting, with a capacity exceeding 2.5 tonnes per hour.

2.3. Processing ferrous metals:

1. the operation of hot-rolling mills with a capacity exceeding 20 tonnes of crude steel per hour;
2. the operation of hammers in forges, the energy of which is more than 50 kJ per hammer, where the calorific power used is more than 20 MW;
3. the application of protective fused metal coatings with an input of more than 2 tonnes of crude steel per hour.

2.4. Casting ferrous metal at a foundry with a production capacity exceeding 20 tonnes per day.

2.5. Processing of non-ferrous metals:

1. the production of non-ferrous crude metals from ore, concentrates or secondary raw materials by metallurgical, chemical or electrolytic processes;
2. melting, including making alloys, of non-ferrous metals, including recovered products, and the operation of a non-ferrous metal foundry, where the plant has a melting capacity exceeding 4 tonnes per day for lead and cadmium or 20 tonnes per day for other metals.

2.6. The surface treatment of metals or plastic materials using an electrolytic or chemical process where the volume of the treatment vats exceeds 30 m3.

**3. MINERAL PROCESSING INDUSTRY**

3.1. Cement, lime and magnesium oxide manufacturing:

1. the production of cement clinker in rotary kilns with a production capacity exceeding 500 tonnes per day or other kilns with a production capacity exceeding 50 tonnes per day;
2. the production of lime in kilns with a production capacity exceeding 50 tonnes per day;
3. the production of magnesium oxide in furnaces with a production capacity exceeding 50 tonnes per day.

3.2. The production of asbestos or asbestos-based products.

3.3. The manufacture of glass including glass fibre with a melting capacity exceeding 20 tonnes per day.

3.4. The smelting of minerals, including the production of mineral fibres with a melting capacity exceeding 20 tonnes per day.

3.5. The manufacture of ceramic products by firing, in particular roofing tiles, bricks, refractory blocks, tiles, earthenware or porcelain with a production capacity exceeding 75 tonnes per day and/or with a kiln capacity exceeding 4 m3 and a batch density per kiln exceeding 300 kg/m3.

**4. CHEMICAL INDUSTRY**

For purposes of this part, the production under activity categories stated in this part, shall mean a production on an industrial scale on the basis of chemical or biological processing of substances or groups of substances stated in categories 4.1 to 4.6.

4.1. The production of organic chemicals, such as

1. simple hydrocarbons, such as linear or cyclic, saturated or unsaturated, aliphatic or aromatic hydrocarbons;
2. oxygen-containing organic compounds such as alcohols, aldehydes, ketones, carboxylic acids, esters and ester mixtures, acetates, ethers, peroxides, epoxy resins;
3. organic sulphur compounds;
4. organic nitrogen compounds such as amines, amides, nitro derivatives, nitriles, cyanates, isocyanates;
5. organic phosphorus compounds;
6. halogenated derivatives of hydrocarbons;
7. organometallic compounds;
8. plastic materials, which are polymers, synthetic fibres and cellulose-based fibres;
9. synthetic rubbers;
10. dyes and pigment;
11. surface active agents;

4.2. The manufacture of inorganic chemicals, such as

1. gases, namely ammonia, chlorine or hydrogen chloride, fluorine or hydrogen fluoride, carbon oxides, sulphur compounds, nitrogen oxides, hydrogen, sulphur dioxide, carbonyl chloride-phosgene;
2. acids, namely chromic acid, hydrofluoric acid, phosphoric acid, nitric acid, hydrochloric acid, sulphuric acid, oleum and sulphurous acid;
3. bases, namely ammonium hydroxide, potassium hydroxide, sodium hydroxide;
4. salts, namely ammonium chloride, potassium chlorate, potassium carbonate, sodium carbonate, perborate, silver nitrate;
5. non-metals, metal oxides or other inorganic compounds, in particular calcium carbide, silicon, silicon carbide;

4.3. The production of simple or compound phosphorous-, nitrogen- or potassium-based fertilizers.

4.4. The production of plant protection products or biocides.

4.5. The manufacture of pharmaceutical products, including intermediates**.**

4.6. The manufacturing of explosives.

**5. WASTE HANDLING**

5.1. Disposal or recovery of hazardous waste with a capacity exceeding 10 tonnes per day involving one or more of the following activities:

1. biological treatment;
2. physico-chemical treatment;
3. mixing or blending before starting any of the other activities in 5.1 and 5.2;
4. re-packaging before starting any of the other activities in 5.1 and 5.2;
5. solvent reclamation or regeneration;
6. recycling or processing of inorganic materials other than metals or metal compounds;
7. regeneration of acids or bases;
8. recovery of components used for pollution abatement;
9. recovery of components from catalysts;
10. oil purification or other reuse;
11. deposition on surface.

5.2. Disposal or recovery of waste at waste incineration plants and waste co-incineration plants, for

1. non-hazardous waste with a capacity exceeding 3 tonnes per hour;
2. hazardous waste with a capacity exceeding 10 tonnes per day.

5.3.

1. Disposal of non-hazardous waste with a capacity exceeding 50 tonnes per day involving one or more of these activities, except for activities subject to special regulations:

1. biological treatment;

2. physico-chemical treatment;

3. pre-treatment of waste for incineration or co-incineration;

4. treatment of slags and ashes;

5. treatment in shredders of metal waste, including waste from electrical and electronic equipment and end-of-life vehicles and their components;

1. recovery or combination of recovery and disposal of non-hazardous waste with a capacity exceeding 75 tonnes per day involving one or more of the following activities but not including activities covered by specific regulations:

1. biological treatment;

2. pre-treatment of waste for incineration or co-incineration;

3. treatment of slags and ashes;

4. treatment in shredders of metal waste, including waste from electrical and electronic equipment and end-of-life vehicles and their components.

If the only waste treatment activity is anaerobic digestion, the threshold capacity of this activity is 100 tonnes per day.

5.4. Landfills as defined in a special regulation which receive more than 10 tonnes of waste per day or have a total capacity exceeding 25,000 tonnes, excluding inert waste landfills.

5.5. Temporary storage of hazardous waste not covered under point 5.4 pending any of the activities listed in points 5.1, 5.2, 5.4 and 5.6 with a total capacity exceeding 50 tonnes, excluding temporary storage on the site where the waste is generated, within the deadline set by special regulations.

5.6. Underground storage of hazardous waste with a total capacity exceeding 50 tonnes.

**6. OTHER ACTIVITIES**

6.1. Production in industrial installations of:

1. pulp from timber or other fibrous materials;
2. paper or paperboard with a production capacity exceeding 20 tonnes per day;
3. one or more of the following types of wood-based panels: pressed oriented strand boards, particle boards or fibreboards with a production capacity exceeding 600 m3 per day.

6.2. Pre-treatment involving activities such as washing, bleaching, mercerisation or dyeing of textile fibres or textiles with a treatment capacity exceeding 10 tonnes per day.

6.3. Tanning of hides and skins where the treatment capacity exceeds 12 tonnes of finished products per day.

6.4.

1. Operation of slaughterhouses with a slaughter capacity exceeding 50 tonnes per day.
2. Treatment and processing of the following raw materials, whether or not they have been processed, except in the case of packages of these raw materials exclusively intended for the production of food or feed from:

1. only from raw materials of animal origin - except in the case of milk exclusively - with a production capacity of finished products of more than 75 tonnes per day;

2. only from raw materials of plant origin with a production capacity of finished products of more than 300 tonnes per day or 600 tonnes per day, if the plant is not in operation for more than 90 consecutive days per year;

3. from raw materials of animal and vegetable origin in combined or separate products with a production capacity of finished products in tonnes per day of more than:

- 75, if A is equal to 10 or more, where “A” represents the proportion of material of animal origin as a percentage of the weight of the production capacity of the finished products; or

- [300 - (22.5 × A)] in all other cases, where “A” represents the proportion of material of animal origin as a percentage of the weight of the production capacity of the finished products.

The packaging referred to in point (b) shall not be included in the final weight of the product.

Point (b) shall not apply if the raw material is exclusively milk.

1. Exclusively milk processing and preparation, if the quantity of milk collected is more than 200 tonnes per day - the average value calculated per year.

6.5. Disposal or recycling of animal carcases or animal waste with a treatment capacity exceeding 10 tonnes per day.

6.6. Intensive rearing of poultry or pigs with space for more than

1. 40,000 pieces of poultry;
2. 2,000 pigs over 30 kg or
3. 750 sows.

6.7. Surface treatment of substances, objects or products using organic solvents, in particular finishing, printing, plating, degreasing, waterproofing, gluing, varnishing, cleaning, sizing, dyeing or impregnation with an organic solvent consumption capacity exceeding 150 kg per hour or 200 tonnes per year.

6.8. Production of carbon - this is coal burned at high temperature - or electrographite by firing or graphitization.

6.9. Capturing CO2 stream from operation for the purpose of permanent storage in the geological environment according to a special regulation.

6.10. Preservation of wood and wood products with chemicals where a production capacity exceeds 75 m3 per day, excluding exclusive anti-mould treatment.

6.11. Independently operated waste water treatment, which is not subject to special regulations and which is discharged from the operation covered by this Act.