



2017 ENVIRONMENTAL LIABILITY INDICATION

Indications - Environmental Liability	1 Year Term	3 Year Term
Option #1		
Limit	\$1,000,000	\$1,000,000
Deductible Mold	\$50,000	\$50,000
Deductible Business Interruption	3 Days	3 Days
Deductible (Other than Mold)	\$25,000	\$25,000
Estimated Premium INDICATION	\$15,500	\$27,500
Option #2		
Limit	\$3,000,000	\$3,000,000
Deductible Mold	\$50,000	\$50,000
Deductible Business Interruption	3 Days	3 Days
Deductible (Other than Mold)	\$25,000	\$25,000
Estimated Premium INDICATION	\$24,000	\$44,000

Covers 3rd party claims for bodily injury, property damage & remediation, 1st party remediation expenses, emergency response expenses, business interruption & disinfection expenses

Information Required in Order to Provide Formal Quotation:
<p>Completed Ironshore Application</p> <p>Mold/Water Intrusion Operation and Maintenance Plans</p> <p>Any and all applicable Environmental due diligence conducted with the past 5 years</p> <p>Capital improvements, renovations or development planned for the next 3 years</p> <p>Details on all water damage claims, including any resulting mold growth/mold assessments</p> <p>Details on any lead testing in water and if any exceedances</p>

Covered Exposures:
<p>Mold - Costly remediation of mold growth; associated bodily injury claims.</p> <p>Development Pollution - incidents discovered during capital improvements, and associated costly remediation expenses.</p> <p>Contaminated Drinking Water - Bodily injury claims related to drinking water, whether the drinking water was contaminated on or offsite. Remediation expenses to neutralize contamination impacting the drinking water.</p> <p>PCB Containing Materials - Caulking and light fixtures can contain PCBs. PCBs can be emitted into the air increasing the potential of bodily injury for those exposed. The caulk can also settle in soil outside of the educational institution resulting in expensive soil excavation and removal.</p> <p>Legionella - Bodily injury claims related to drinking water or indoor air impacted by legionella, and associated remediation expenses to neutralize the legionella bacteria.</p> <p>Carbon Monoxide - Caused by machinery malfunction, and can lead to serious bodily injury including death.</p> <p>Storage Tanks - Remediation expenses and associated bodily injury claims arising out of releases of heating oil, fuel or other hazardous materials from underground or above-ground storage tanks.</p> <p>Indoor Air Quality - Many of the above issues affect indoor air quality. Students are often more susceptible to poor indoor air quality, and therefore are at greater risk of injury. Offsite industrial and commercial sites (gas stations, dry cleaners, etc.) can impact indoor air quality at educational institutions due to releases of pollutants at these sites.</p> <p>Defense - Defense costs associated with environmental exposures can be costly, even when the Insured ultimately prevails on the merits.</p>

Coverage Highlights
<p>Broad Definition of Pollutants, including Mold, Legionella, PCB Containing Materials, Carbon Monoxide, and Contaminated Drinking Water</p> <p>First and Third Party On-Site and Off-Site Remediation of Pollutants</p> <p>Third Party Bodily Injury and Property Damage</p> <p>Emergency Response Expenses (without a sublimit)</p> <p>First and Third Party Blanket Transportation Coverage</p> <p>Blanket Waste Disposal Activities coverage</p> <p>Disinfection Event Expense sublimit of \$1,000,000</p>

Additional Services
<p>Pre and Post Crisis Management</p> <p>Public Relations Services</p> <p>Governmental Compliance and Regulatory Support</p> <p>Contract Review Services</p>