## Wrong place, wrong time!

Be ready when life happens. These IAQ situations illustrate the variety of environmental exposures that could affect your customers!



While working at a shopping center, an employee of a janitorial company inadvertently mixed ammonia- and chlorine-based cleaning products. The mixture resulted in a toxic cloud of ammonia chloride that caused respiratory distress in dozens of shoppers and a shutdown of the center for a period of time. The contractor was held responsible for the defense of the bodily injury claims.



During a particularly heavy storm, rainwater gathered in a puddle on the roof of a condominium. Due to a clogged drain, the water level rose higher than the installed protective flashing and entered the drywall behind furniture. Over time, mold began to grow in the obscured area and was not discovered until odors were noticed, leading to a costly cleanup and the potential for bodily injury claims from tenants.



The tenant in Unit 5.A. was very proud of her collection of tropical plants and orchids. Unfortunately, the high temperatures and humidity levels that kept the plants healthy got carried away and resulted in significant mold growth behind the unit's wallpaper. The mold eventually contaminated the entire building's HVAC duct work with mycotoxins.



Guests at a newly completed hotel contracted legionella, which required serious medical treatment and hospitalization. The source of the legionella was attributed to faulty water system installation. The plumbing subcontractor and general contractor were held responsible for bodily injury associated with the outbreak.

## **IAQ Scenarios**

Claims Scenarios



## **Environmental Main Office**

397 Eagleview Blvd., Ste. 100 Exton, PA 19341 888-828-4320

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An apartment complex had multiple confirmed cases of Legionnaires' disease. As a result, state and city health departments required an investigation. Unfortunately, the legionella bacteria was confirmed and remediation deemed necessary. Remediation of the water system included the cleaning of water tanks and shock hyperchlorination. A secondary disinfection system was also installed. Additionally, enduse filters were added to showerheads/bath spigots, bottled water was provided to tenants and the complex owner put a modified water management program in place. To coordinate the matter and to interact with the health departments, defense counsel was retained. As the matter was highly publicized and featured on the news, a PR firm was hired to manage tenant and community interaction as well. Extensive post-remedial sampling followed.



The presence of legionella was detected in the hot water system of a resort property. The state health regulatory agency became involved and a qualified consultant was hired to investigate and remediate the property. A claim was made immediately for the remediation and what could have been an extensive and lengthy remediation process was completed efficiently.



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**Corporate Headquarters** 301 E. Fourth Street Cincinnati, OH 45202

For agent/broker distribution only. The above claim scenarios are provided to illustrate the variety of potential environmental exposures faced by your clients. The facts of any situation which may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus no representation is made that any specific insurance coverage applies to the above claim scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2025 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (09/25)

