

*For Agent/Broker Distribution Only*  
**AmWINS.com/SPFM**

### SPECIALTY INSURANCE ADVANTAGE PROGRAM

This specialized program provides Premises Environmental Liability and General Liability coverage for property owners and managers of commercial and residential real estate including apartments, HOAs, mixed-use and commercial LRO.



#### PROPERTY INSURANCE WITH \$500 MILLION BLANKET PROPERTY LIMITS:

- Special form per occurrence with no annual aggregate; limits are shared and automatically reinstated
- All Real and business personal property on premises
- Actual Loss Sustained, with respect to Loss of Rental Value; includes a 365-Day Extended Period of Indemnity
- No sublimit for sprinkler leakage
- Guaranteed replacement costs if repaired or replaced
- No coinsurance
- \$5,000 deductible per occurrence, per insured, with respect to all other perils, excluding water damage which is \$25,000
- \$10,000 deductible per occurrence, per insured, for vacant or unoccupied properties
- Habitational Terrorism and Sabotage Coverage of \$75 million per occurrence and \$75 million aggregate
- Coverage for underground pipes



#### Property Exclusions and/or Limitations of Coverage:

- Domestic Terrorism
- Cyber Exclusion
- Pollution, Mold and Asbestos
- Earthquake and Flood Perils
- The following are excluded when building is vacant more than 60 days:
  - Vandalism
  - Sprinkler Leakage
  - Water Damage
  - Building Glass Breakage
  - Theft or Attempted Theft
  - Ordinance or Law Coverage



#### Additional Applicable Sublimits:

- \$50 million per occurrence boiler and machinery
- \$2.5 million Newly Acquired Properties
- \$500,000 Debris Removal
- \$100,000 Sewer Backup – per location/per occurrence
- \$250,000 Trees, Plants and Shrubs (\$1,000 limit on any one tree, plant or shrub)
- \$5 million per occurrence earthquake sprinkler leakage/\$25,000 deductible per occurrence

## PRIMARY GENERAL LIABILITY SECTION FEATURES INCLUDE INDIVIDUAL POLICY ISSUANCE TO EACH INSURED MEMBER:

*Commercial General Liability including Bodily Injury and Property Damage; Personal Injury; Advertising Injury; Products and Completed Operations; Non-Owned and Hired Auto Liability; Terrorism Coverage under the Terrorism Risk Insurance Act of 2002.*

### Limits of Liability:

- \$1 million Each Occurrence, Per Location
- \$1 million Personal and Advertising, Each Occurrence, Per Location
- \$1 million Non-Owned and Hired Automobile, Each Occurrence, Per Location
- \$1 million Employee Benefits Liability (Claims Made/\$1,000 Deductible), Each Occurrence
- \$100,000 Damage to Premises Rented to you, Each Occurrence, Per Location
- \$1 million Products and Completed Operations, Each Occurrence, Per Location
- \$2 million General Aggregate, Per Location
- No Deductible

### GL Exclusions and/or Limitations of Coverage:

- Employment-Related Practices Exclusion – ISO Form
- Total Pollution Exclusion – ISO Form
- Medical Payments Exclusion – ISO Form
- Lead Exclusion
- Asbestos Exclusion
- Mold, Fungi, Bacteria Exclusion
- Nuclear Exclusion – ISO Form
- War Exclusion
- Designated Premises Limitation
- Silica Dust Particular Matter Exclusion
- Designated Location(s) General Aggregate Limit
- Limits of Insurance Per Location

## PREMISES ENVIRONMENTAL LIABILITY INSURANCE:

*Premises Environmental Liability including Pollution Legal Liability, Clean-Up Costs and Business Interruption Coverage.*

### Coverage:

- Coverage for Mold
- Site specific coverage for First-Party Clean-Up at an Insured Property and Claims resulting from Pollution Conditions that cause on or off-site Third-Party Bodily Injury
- Property Damage
- Location Specific Sublimit Endorsement
- Terrorism Coverage Endorsement

### Limits of Liability:

- \$250,000 Each Pollution Condition
- \$25 million Program Aggregate Limit
- \$20,000 Deductible

## UMBRELLA/EXCESS:

*Umbrella Liability Coverage is available with Scottsdale Insurance over the SIA Program.*

### Coverage:

- Applied per location/per occurrence in the aggregate
- Does not drop down over Pollution coverage
- Claims-made policy

### Limits of Liability:

- \$5 million

*\*Specialty Insurance Advantage is available in CA, AZ, OR, NV, UT, and WA*

# CLAIMS SCENARIOS

## WRONG PLACE, WRONG TIME!

**Be ready when life happens.** These real situations taken from our claims files illustrate the variety of pollution liability exposures that could just as easily have affected your customers!



### Faulty Shower Installation Leads to Mold

A few years after construction of an upscale apartment community, tenants complained about discovering mold in the bathrooms. Several tenants moved and filed claims for alleged bodily injury and property damage. An extensive investigation revealed that construction defects associated with shower installation caused severe water intrusion and moisture build-up. Damages to the property owner included loss of rent, clean-up costs and settlements with injured tenants – totaling over two million dollars.



### Hidden Mold

An apartment management company was notified of a water leak in the ceiling of one of their units during a heavy rainstorm. After the storm, the property management company sent out their repair contractor to inspect the damage and to provide a cost estimate for the repairs. During the investigation, it was determined that the roof had been leaking for a long period of time but not in large enough quantities to escape the insulation above the ceiling. The absorbent nature of the insulation made things worse by promoting higher humidity at relatively warmer temperatures. Both factors helped support active mold growth.



### Exposure to Pesticides Causes Bodily Injury

An owner of several apartment buildings had a pest issue at one of its properties. They hired an extermination specialist to handle the problem. To prepare, they held a meeting for the residents to explain what was going to happen. They sent fliers to all of the tenants and also posted notices in all of the shared spaces including hallways, the lobby, the shared gym and other common areas. The tenants were warned they would need to vacate the property during the process as well as remove all open food in cabinets and refrigerators prior to the extermination specialist arriving. On the scheduled day, the pest control company tented the building, made sure all residents had left the property and then fumigated the property. Later, one of the residents went inside the fumigation tent in order to retrieve something from her apartment and was overtaken by the chemicals. She collapsed and was taken to the hospital.



### Meth Lab Discovered in Abandoned Apartment

The owner of an apartment building entered a unit that had been vacated and discovered that the renter had left behind an illegal meth lab and related chemicals. The renter could not be located and the landlord was left with the responsibility for the clean-up. Not only did the owner have to clean-up the contaminants that had been released into the room, but also had to pay to remove the leftover chemicals that were still in containers. Clean-up and disposal costs were in excess of \$100,000.

**SPFM**

SPECIALTY PROGRAMS &  
FACILITIES MANAGERS, INC.

**Kathleen Turknette, President**

O 626-395-0263 | M 626-665-5981

[Kathleen.Turknette@AmWINS.com](mailto:Kathleen.Turknette@AmWINS.com)

**Alex Eaves, Underwriter**

O 626-395-0262 | M 626-673-0701

[Alex.Eaves@AmWINS.com](mailto:Alex.Eaves@AmWINS.com)

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