

Indoor Air Quality and Mold Liability Insurance Policy

Covers bodily injury, property damage, legal expense and building related clean-up costs resulting from pollution conditions on, at, or within a building on a covered location.

This policy is intended for:



REAL ESTATE PROPERTIES

Including apartments, condominiums, hotels, offices and shopping centers.



COMMERCIAL FACILITIES

Including food and warehouse facilities, airports and universities.



HEALTHCARE FACILITIES

Including hospitals, healthcare centers and nursing homes.



Policy Benefits

- Coverage for both new and historical conditions.
- Coverage provided for both gradual and sudden and accidental events.
- Coverage is triggered by the discovery of pollution condition or a claim made by third party.
- Legal Expense is provided within the Limit of Liability.
- Clean-up cost coverage for the inadvertent disturbance of asbestos or lead-based paint.
- Definition of Bodily Injury includes building related illness and medical and environmental monitoring.
- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law.
- Definition of Pollutants includes mold, Legionella and EMFs.
- Definition of Pollution Condition includes illicit abandonment of Pollutants at a Covered Location.
- Definition of Property Damage includes Natural Resource Damages.
- Ninety (90) day Automatic and three (3) years Optional Extended Reporting Period for claims-made coverage grants.
- Cumis Counsel where entitled by law.

Policy Features

- Limits of Liability up to \$50 million each occurrence/ \$100 million in the aggregate.
- Policy terms of up to three (3) years.
- \$5,000 minimum premiums (single year policy).
- Covers locations in the U.S. or Canada.
- Separate limits can apply to each coverage part.

Submission Requirements

- GAIG General Application For Environmental Insurance.
- GAIG Supplement Application For Indoor Air Quality and Mold Liability Insurance.
- Indoor Air Quality/Mold Management Plan.
- Past three (3) years loss history.
- Last two (2) years financial statements and/or 10-K report.

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Insurance Company

110+ years with an **A** or better rating by AM Best