



Apartment and HOA Environmental Impairment Liability Including Asbestos, Lead, and Mold

National E&S Insurance Brokers, Inc. is proud to announce our new program with an A X rated carrier. We work exclusively with insurance brokers and are regarded as one of the top environmental wholesalers in the country.

REITs, property managers, portfolio owners, condominium associations and HOA's can now receive pollution coverage at competitive rates with specific coverages through this *brand new program*. The carrier offers coverage for first party clean-up and third party liability claims arising from covered pollution events. Coverage can be provided for all pollutants including asbestos, lead, and mold. Policies may be written for periods of 1 or more years. The rates are extremely competitive and surprisingly affordable for property owners.

Additional program enhancements may include a reduction of the fungus deductible by up to 50% if the insured has a water intrusion and maintenance plan and uses the services of an approved restoration vendor immediately when a water event occurs. Premium discounts are also available for the use of specific approved systems for building operations and maintenance.

Protect your agency errors and omissions policy by offering this on all renewals. Share this with your insured and have a competitive edge over your competitors.

Please contact any of the following for additional information about the program:

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In CA dba Environmental E&S Insurance Services State License #0F09690

Program Specifics:

Site Specific Pollution Policy, including the following:

- Coverage for Bodily Injury, Property Damage, and Clean-up Costs for pollution on, under, or migrating from owned or managed properties;
- No exclusion for Bodily Injury or Property Damage for Lead Based Paint or Asbestos;
- Coverage for Fungus, including the potential credit for the fungus deductible.
- Several optional enhancements, including coverage for the illicit abandonment of pollutants, additional monies for the use of eco-products, and many more.

Limits: \$1M - \$3M (higher limits available on risk-specific basis)

Retention: \$50k - \$100k for Fungus depending on risk *

*credit of up to 50% of retention (max of \$50k) for insureds who meet pre-binding risk mgt. qualifications and enroll with approved vendor to handle emergency water incidents.

Term: 1 – 2 years (3 years available on a risk-specific basis)

Submission Requirements:

- Application;
- Property List / SOV (incl. bldg. sq. footage; age; type of construction);
- 5 years updated GL & property loss runs; and
- **Documented Risk Management:**
 - Formal maintenance staff (in-house or can be subbed to third party on retainer)
 - Evidence of written Inspection and Maintenance Protocol (for water intrusion issues) (i.e., reports that document periodic bldgs inspection for water / fungus issues, written response protocol for responding to water and/or fungus issues once given notice);

AND

- Copy of recent Phase I ESA; OR *
- Copy of recent Indoor Air Quality Survey or Inspection; OR *
- Copy of recent property Survey which documents fungus/water issues; OR *
- Other approved pre-binding inspection or survey related to water and/or fungus incidents (i.e., survey of % of sites with outside consultant) *

*may be waived if insured can evidence (documented) that they have a formal maintenance protocol that they have been doing regular inspection and maintenance of their facilities (i.e., inspection notes and follow-up reports, etc.)