

Indoor Air Quality and Mold Liability Insurance Policy

Coverage includes bodily injury, property damage, legal expense and building-related clean-up costs resulting from pollution releases, spills, or growth on, at, or within a building on a covered location.



The policy is suitable 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.

Environmental Division

Main Office

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GAIG.com/Environmental

Learn More



Here are some examples of ways that a pollution condition can affect indoor air quality:

- Vapors migrating from spills at gas stations, dry cleaners or other nearby facilities that have had a release.
- Pollutants within building materials such as asbestos, lead, polychlorinated biphenyls (PCBs), polyfluorinated compounds (PFAs), sulfur or formaldehyde, among others.
- Vapors from materials used in maintenance activities or construction without proper ventilation (i.e. paints, adhesives, laminates or glues).
- Legionella originating in improperly maintained cooling towers, hot tubs, ice machines or fountains.
- Mold due to improper ventilation/ cooling, water infiltration from weather events, mechanical issues, improper construction, or improper selection of building materials.

Policy Benefits and Enhancements

- Coverage for both new and historical conditions.
- Coverage provided for both gradual and sudden and accidental events.
- Coverage is triggered by the discovery of release of pollutants, or an allegation of bodily injury or property damage by a third party.
- Legal Expense is provided within the Limit of Liability.
- Clean-up cost coverage for the unintentional disturbance of asbestos or lead-based paint.
- Definition of Bodily Injury includes building-related illness and medical and environmental monitoring.
- The definition of pollutants encompasses solid, liquid, or gaseous irritants or contaminants, including but not limited to smoke, vapors, odors, soot, fumes, dusts, acids, alkalis, toxic chemicals, hazardous substances, allergens, asbestos, lead, arsenic, mercury, PCBs, legionella, mold, mildew, or any type or form of fungi.
- Definition of pollution condition includes illicit abandonment.
- Compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments, where insurable by law.
- Ninety (90) day Automatic and up to a one (1) year 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 Supplemental Application for Indoor Air Quality and Mold Liability Insurancee.
- Indoor Air Quality/Mold Management Plan
- Past three (3) years loss history.
- Last two (2) years financial statements and/or 10-K report.

[GAIG.com/Environmental](https://www.gaig.com/Environmental)

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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 Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. © 2024 Great American Insurance Company. All rights reserved. 5488-2-ENV (09/24)



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