



Eldercare Frequently Asked Questions



Why would Eldercare Facilities need pollution insurance?

Eldercare facilities face some of the most dangerous pollution risks of any industry. Pollution released inside a facility could have devastating, even fatal effects to elderly residents resulting in significant claims settlements from legal actions as well as the costs to cleanup the contamination. There is NO coverage for pollution in any other property and casualty policies.

What kind of pollution can occur?

Virtually any type of matter that is released into an indoor environment causing injury is pollution often from completely unexpected sources. Common examples are fumes from fresh paint, new nylon carpeting, cleaning chemicals, pesticides affecting individuals with high sensitivities and repressed immune systems such as the frail elderly. The much more serious pollution sources are fungi (mold), biological and viral matter.

What are fungi, biological and viral pollution?

This type of pollution occurs when mold spores, biological or viral matter is *released* into a structure and causes injury or requires cleanup. Some examples are;

- Legionella bacteria (the cause of Legionnaires' disease) escapes from the building water supply resulting in injury or death to residents
- Spores are released from mold growing inside walls and hidden areas within structures resulting in injuries and expensive mold cleanups
- Viral agents accidentally escape into the facility by mishandling of stored medical wastes causing injury and remediation charges

Human to human transmission of disease is not a release of contamination into the indoor environment of the structure and therefore not categorized as pollution.

"Our Relationships Are Your Advantage"

www.programbrokerage.com



Eldercare Frequently Asked Questions



What about cleanup of pollution & Bodily Injury?

The Eldercare policy pays for cleanup of contamination as required by a governmental authority. For example, if mercury were to escape from a medical device the local Board of Health and or Environmental Agency will order a cleanup and trigger coverage under the policy. Coverage for bodily injury is triggered when a claim is made from a pollutant or contaminant based upon the legal liability of the facility and does not require any governmental involvement.

Is business Interruption covered?

Yes; loss of business income resulting from pollution conditions is provided by the policy.

Can we get pollution coverage added to the policies we already have?

No; pollution coverage is a highly specialized type of insurance that is specifically excluded by your insurers. Even environmental insurance companies have avoided providing this coverage to the Eldercare industry. The Eldercare Environmental Liability Policy is the only one of its kind and only available from PBC that enables the insured to avoid a dangerous gap in their insurance program.

"Our Relationships Are Your Advantage"

www.programbrokerage.com