



Pollution Events Impacting Eldercare Facilities



Mold Shuts Down Nursing Home

A New Hampshire nursing home was shut down following discovery that water intrusion into the building had created a toxic mold condition endangering residents. The facility was evacuated and closed down while the remediation of the mold condition was conducted.

The Eldercare Environmental policy provides coverage for mold remediation and business interruption resulting from pollution events

Legionnaires Outbreak Results in \$600,000,000 Class Action Suit

Twenty-one elderly people died as a result of a Legionnaires' outbreak in a nursing home in Toronto. The nursing home's cooling tower, which is located near an air intake, was the source of contamination. A \$600-million class action lawsuit has been initiated.

The Eldercare Environmental policy covers claims for bodily injury and legal defense costs caused by biological pollutants released into a facility

Mercury Released in Nursing Home Causes Evacuation and Cleanup Expense

A New York nursing home was evacuated when a blood pressure machine broke in a first floor patient's room. A nursing home staff member proceeded to vacuum the mercury up resulting in dispersion of the toxic substance requiring hazardous material remediation of the facility.

The Eldercare Environmental Liability policy covers cleanup and remediation costs of pollution conditions occurring in or outside the facility

Paint Fumes Result in Class Action lawsuit

Over a dozen nursing home residents alleged they were overcome and injured by wall paint fumes as a result of inadequate venting. The amounts claimed exceeded \$200,000.

The Eldercare Environmental Liability policy covers for bodily injury claims and legal defense for claims resulting from pollution conditions

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