



# Introducing Eldercare Environmental Liability Program A PBC Exclusive Program



Program Brokerage Corporation introduces the first-ever environmental liability insurance policy specifically focused on coverage tailored to meet the unique needs of Eldercare facilities currently uninsured by the industry property, casualty and environmental insurance market.

This program is designed to enable agents and brokers representing Eldercare organizations to provide an affordable insurance solution to potentially catastrophic loss.

## Target Facilities

- Nursing Home Facilities
- Assisted Living Facilities
- Adult Care and Rehabilitation Facilities
- Alzheimer's and/or Dementia Facilities
- Independent Living Facilities

## Pollution & Eldercare Facilities

Both residents and visitors to Eldercare facilities have an increased vulnerability to injury or even death resulting from indoor and outdoor pollutants or contaminants. What is unknown to most Eldercare organizations is that claims and litigation resulting from these pollution incidents are *excluded* from the organization's standard insurance programs.

Pollution Exposures covered by the PBC Eldercare Policy include:

- Mold Conditions
- Bacterial and Viral Contamination
- Fumes from chemical containing products installed in buildings; e.g. wall to wall carpeting, fresh paint and wall coverings and cleaning materials
- Exposure to pesticides and herbicides applied at the facility
- Improperly handled medical waste
- Chemical, radiological or biological terrorist attack.
- Fumes and gases from outside sources impacting the facility

In addition to the risks associated with residents, the program also covers the costs to conduct cleanup of pollution conditions occurring at the facility such as:

- Releases of chemical and hazardous materials
- Remediation of mold conditions
- Pollution from neighboring properties impacting the facility

## Premiums & Applications

The program offers a range of limit and deductible options to assure affordability of premiums which will fit most organizations' insurance budgets.

We have designed an application that is simple to complete and is specific to the Eldercare industry making the underwriting process extremely efficient and user friendly.

## Program & Coverage Summary

Underwritten by a carrier rated "A" by AM Best, this exclusive program includes;

### Pollution Liability Coverage for:

- Bodily Injury and Property Damage Liability (Options for Prior Acts Coverage)
- Reimbursement of On and Off-Site Clean-Up Costs
- Business Interruption
- Legal Expense & Defense

### Limits of Liability Options

- Options from \$500,000 to \$5,000,000

### Territory:

- USA excluding Puerto Rico and the US Virgin Islands but including incidental Canadian location(s) to a US domiciled insured.

### Deductible Options:

- \$10,000/\$15,000/\$20,000/\$25,000

## About PBC Environmental

PBC features a dedicated environmental insurance unit specializing solely in environmental risk and insurance. In addition to their new offerings specific to Eldercare facilities, they are engaged in the placement of Pollution Legal Liability, Contractors Pollution Liability and other environmental risk transfer products in partnership with most major carriers in the environmental insurance marketplace.

## PROGRAM BROKERAGE CORPORATION

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