



ENVIRONMENTAL EXPOSURE GUIDE for HOTELS AND OTHER LODGINGS

Program Brokerage Environmental can help protect hotels and other lodgings from a variety of environmental exposures, which may not be covered under a Commercial General Liability policy. These conditions may cause a combination of bodily injury, property damage, environmental clean-up, and legal defense expense claims.

COMMON ENVIRONMENTAL EXPOSURES:

- Mold
- No coordinated or formal waste management program
- Ignorance regarding waste management regulations
- Illegal disposal practices for hazardous and radionuclide wastes
- Incomplete incineration of harmful biological materials
- Incineration on-site of plastic bags, petri plates, tubing
- No incinerator stack emission testing
- Acidic laboratory, x-ray, and maintenance chemicals dumped into drains corroding on-site and off-site sewer pipes
- No control pathogenic, carcinogenic and infectious organisms in wastewater discharges which pose hazards to sewer workers
- Lack of dikes for hazardous wastes
- Absence of coordinated spill control plans
- Poor asbestos disposal practices
- Poor underground tank management programs
- Lack of secondary containment for hazardous materials and wastes
- Improper maintenance of laboratory hood filters
- Incomplete records regarding former on-site activities
- Improperly maintained PCB-containing electrical equipment

HOW THE ENVIRONMENTAL INSURANCE POLICY PROTECTS THE POLICYHOLDER:

The environmental insurance policy covers both the cost to cleanup pollution and third party claims including regulatory authorities. Specifically, the policy:

- Pays for cleanup cost of pollution on, under and/or within the Insured Property
- Pays for loss resulting from claims for bodily injury, property damages and cleanup of the property of others arising from pollution
- Pays the legal expense in defense of claims covered by the policy



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