

Eldercare Environmental Liability Program



Coverages Offered:

- Pollution Liability Coverage: Claims-made coverage with Defense within the Limits
- Bodily Injury and Property Damage Liability (Options for Prior Acts Coverage)
- Reimbursement of Mandated On and Off-site Clean-up Costs
- Business Interruption
- Legal Expense & Defense

Covered Exposures:

- 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

Territory:

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

Target Business:

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

Minimum Premium:

- \$7,500

Not Eligible:

- The applicant's facility must be licensed by the state and in good standing
- Insured employees as well as the administrator must be qualified and trained in accordance with state certification requirements
- The program will require that the applicant has a satisfactory Environmental Management & Compliance Procedure in place

Required Documents:

- PBC Eldercare Environmental Liability Application (Available via Web site)

For more information contact:

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