



ENVIRONMENTAL EXPOSURE GUIDE for DRY CLEANING & LAUNDRY FACILITIES

Program Brokerage Environmental can help protect dry cleaning and laundry facilities 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:

- Solvents pose a health risk through dermal and other routes
- Improper use and storage of the organic cleaning solvents
- Wastewater discharges from industrial laundries may contain a wide variety of contaminants from the industries serviced
- Solvent emissions infringing urban areas
- Improperly managed tanks used to store dry cleaning fluids
- Solvent-laden air and dryer exhaust vented to the atmosphere
- Chlorinated solvents, when exposed to fire, can decompose into hazardous products such as phosgene and carbon monoxide
- Small volumes of hazardous waste require handling and disposal
- Floor drains convey spills/leaks of solvents to the sewers
- Direct exposure to the general public
- Complacent attitude by management about environmental liabilities
- Odors creating nuisance conditions in the neighborhood
- Poor housekeeping practices
- Inadequate employee safety and medical surveillance programs
- Absent or inadequate emergency and spill control plans
- Absent or inadequate emergency and spill control plans
- No auditing of hazardous waste disposal contractors
- Information unavailable on where all floor drains discharge

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