



ENVIRONMENTAL EXPOSURE GUIDE for HOSPITALS AND SIMILAR CLINICAL INSTITUTIONS

Program Brokerage Environmental can help protect hospitals and similar clinical institutions 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
- Insufficient analysis and testing of ash
- Improper disposal of ash
- Inadequate air emission monitoring
- Inadequate procedures for incompatible wastes segregation
- Storing drums of wastes at multiple locations in uncontained areas
- Unpaved/uncontained loading areas for hazardous wastes
- Poor containment around outdoor aboveground tanks
- No testing for leaks through the bottoms of aboveground tanks
- Poor procedures to remediate leaks and spills quickly
- Inadequate spill control procedures and emergency plans
- Inactive surface impoundments and landfills
- No soil testing where wastes are stored over soils or have spilled
- Poor procedures for testing for leaks in underground piping
- Poor underground tank management programs
- Inadequate groundwater monitoring around the active facility
- Poor housekeeping practice
- Poor information on past waste management practices and releases

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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