



PBC

PROGRAM
BROKERAGE
CORPORATION

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ENVIRONMENTAL EXPOSURE Guide for HVAC Contractors

Program Brokerage Environmental can help protect contractors 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, or clean-up costs.

COMMON ENVIRONMENTAL EXPOSURES:

- Release of airborne bacteria (mold, legionaries disease) or carbon monoxide build up from HVAC systems
- Air pollution from inadequate ventilation
- Release of noxious fumes from malfunctioning HVAC systems
- HVAC installation or maintenance errors
- Inadequate ventilation of job sites
- Improper maintenance of drain pans that are built into a system to trap condensation, blower housings, baffles, and louvers that all can serve as reservoirs of microbial colonization
- Improper use of chemicals
- Maintenance errors involving the mixing of incompatible materials and wastes
- Poor waste management and disposal

HOW THE ENVIRONMENTAL INSURANCE POLICY PROTECTS THE POLICYHOLDER:

- Pays for loss resulting from claims of bodily injury, property damage or environmental damage arising from pollution conditions during performance of covered operations
- Covers occurrence trigger and damages arising from pollution caused in the performance of operations (only if mold is not included)
- Claims can be reported at any time as long as the covered property damage and bodily injury occurred during the policy period (only if mold is not included)