

ARMR.Network, LLC

WHEN HVAC'S

ATTACK



ENVIRONMENTAL INSURANCE IS NOT JUST FOR HAZARDOUS WASTE CONTRACTORS



Heating and air conditioning contractors have pollution exposures that are often left unaddressed. Today's CGL policies commonly contain exclusions for mold, bacteria, asbestos, lead, and other contamination events. At the same time, professional exposures for trade contractors can range from field changes, to design, to subcontracted or

in-house design responsibilities. The only way to protect insureds from these exposures is via a well-designed contractor's pollution and professional liability policy combined form policy. (CPL/PL).

Environmental & Professional Exposures:

- Mold
- Bacteria including legionella which has been known to kill
- Asbestos & Lead
- Contamination incidents created by operations
- Field changes
- HVAC design and project deviation

Claims Examples

608-836-9521

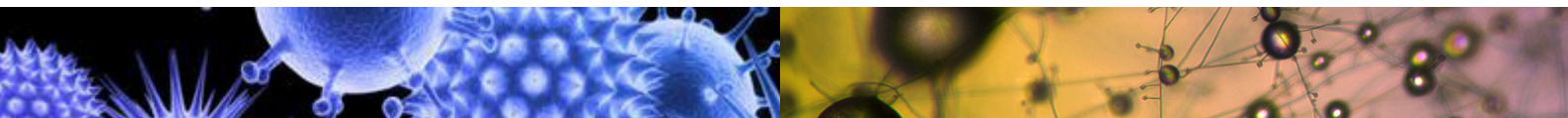
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HVAC CONTRACTOR: LEGIONELLA

Several office employees became ill from legionella. The cause of the legionella was the improper sealing of the ducts during the installation of a new HVAC unit which allowed condensation to build up. The employees brought suit against the property owner and the contractor.

HVAC CONTRACTOR: MOLD

A mechanical contractor installed an HVAC system in an assisted living facility for seniors. The system was constructed improperly, which caused mold growth in a portion of the residences. The facility was forced to relocate several patients during the repair of the system, and the renovation of the moldy building materials. A claim for clean-up costs and property damage was filed.



ADDITIONAL CLAIMS EXAMPLES CAN BE FOUND AT WWW.ARMN.NET
7780 Elmwood Ave, Suite 130 | Middleton, WI 53562 | T. 877-735-0800 | F. 608-836-9565
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