

**NOV
2017**

Emerging Contaminants

Three Emerging Contaminants in the Headlines



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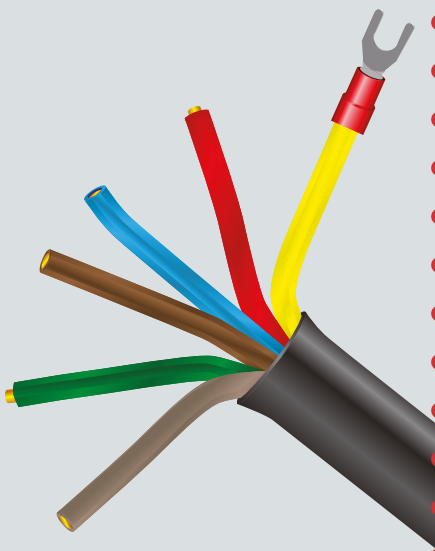


**Perfluorooctanesulfonic
Acid
(PFOS)**

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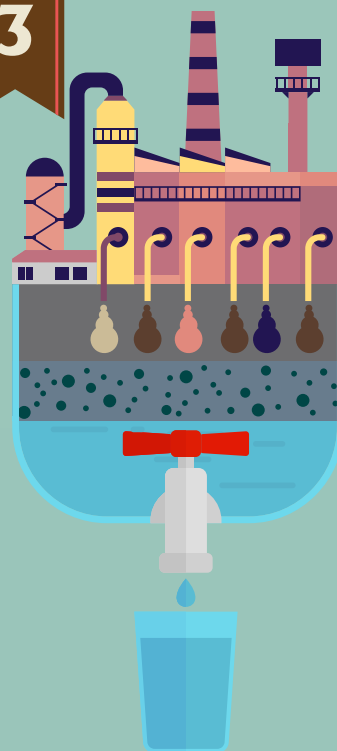
2

**Perfluorooctanoic
Acid
(PFOA)**



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3



**Trihalomethanes
(THMs)**

page 3

OTHER ENVIRONMENTAL PROSPECTS WE CAN HELP WITH!

- General Construction Firms
- Fire & Water Restoration Contractors
- Mold/Asbestos/Lead Contractors
- Asphalt and Paving Contractors
- Environmental Contractors
- Waste Water Treatment Plants
- Landfills
- Farms
- Municipalities
- School Districts
- Plumbers, Roofers, & Artisan Contractors
- Hotels, Condo & Apartment Building Owners or Managers
- Property Transfers Including Purchase & Sales, Mergers & Acquisitions
- Roustabouts, Freshwater Haulers, & Fracking Support Contractors

GOOD TO KNOW

Three Emerging Contaminants in the Headlines

There are hundreds of chemicals that we use each day. Gasoline itself consists of over 150 compounds. Each year we learn more about the harmful effects of substances we once thought were safe to use, such as asbestos. The Agency for Toxic Substances and Disease Registry (ATSDR) is our nation's lead in investigating the potentially toxic effects of the substances that we use. If a substance is deemed toxic, the government may decide to ban it or regulate its use. Many substances that are banned or highly regulated will be phased out and replaced with safer ones. Here we discuss three substances that aren't new, but have become more widely evident in the last decade because of continually improving chemical analysis methodologies that have lowered the limits of detection to the level of parts per trillion. These three substances are deemed "emerging contaminants" because of their widespread distribution and persistence in the environment – particularly our drinking supplies. Two are products we have used for over 50 years and the last is a by-product of our attempts to purify our drinking water.

Because they deter water, grease and oil, the following two substances have proven useful for a variety of manufacturing processes and industrial applications including in the manufacture of non-stick cookware; fabric, furniture and carpet stain protection applications; food packaging; some industrial processes; and in some types of fire-fighting foam.



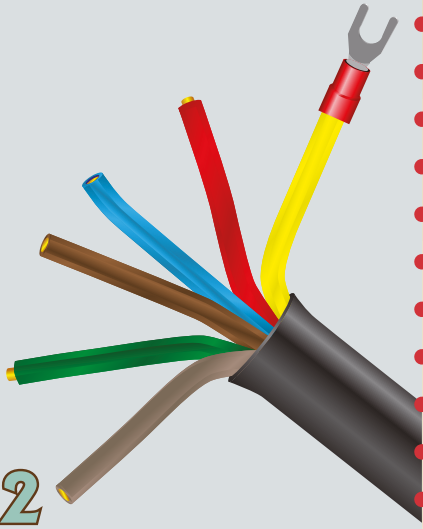
Perfluorooctanesulfonic Acid (PFOS)

Use: Scotchguard, Firefighting Foam

Harm: Cancer, delays in physical development, stunted growth, endocrine disruption, and neonatal mortality

PFOS was detected in blood serum in up to 99% of the U.S. general population between 1999 and 2012, however, the levels of PFOS in blood have been decreasing since U.S. companies began to phase out production according to the May 2016 US EPA document "Drinking Water Health Advisory for Perfluorooctane Sulfonate". The challenge with PFOS is its persistence in the environment – it was designed to resist degradation and unfortunately will persist until treated.

Perfluorooctanoic Acid (PFOA)



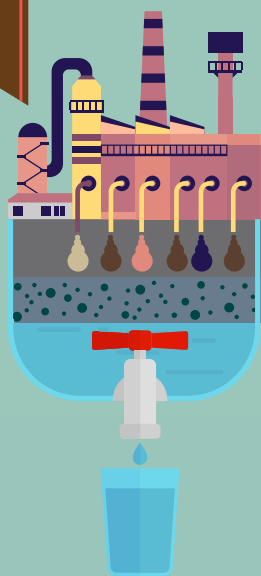
Perfluorooctanoic Acid (PFOA)

Use: Teflon, outdoor clothing, wax paper, wire insulation

Harm: Kidney cancer, testicular cancer, ulcerative colitis, thyroid disease, hypercholesterolemia (high cholesterol), and pregnancy-induced hypertension.

PFOA has been detected in the blood of more than 98% of the general US population in the low and sub-parts per billion range, and levels are higher in chemical plant employees and surrounding subpopulations. How general populations are exposed to PFOA is not completely understood although its use in household goods is pervasive. There are notable areas of groundwater contamination near plants that used or manufactured PFOA as well as disposal sites where it was dumped.

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Trihalomethanes (TTHMs)

Trihalomethanes (TTHMs)

(chloroform, bromodichloromethane, dibromochloromethane, and bromoform)

Cause: By-products of drinking water disinfection by chlorine

Harm: Liver, kidney and central nervous system problems, as well as an increased risk of cancer

TTHMs have been around for decades, however we have just begun to both detect them and discover their toxic properties. In fact in 1998 and then in 2005 they became the first new chemicals to be regulated by the EPA for drinking water since the Safe Drinking Water Act was passed in 1974. Pathogens, such as Giardia, Cryptosporidium, and viruses, are often found in source water and can cause gastrointestinal illness. Illnesses include diarrhea, vomiting, cramps and other health risks. In many cases, water needs to be disinfected to inactivate these microbial pathogens. TTHMs are

formed when organic materials react with chlorine – a common disinfectant we use to remove pathogens from our water supply. The maximum level of TTHMs allowed in drinking water is currently 80 parts per billion.



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GOOD TO KNOW

Conclusion:

Once you discontinue an EIL policy and the Extended Reporting Period (ERP) ends, coverage is gone. If the EPA comes knocking the day after your ERP is up, you lose any ability to file that claim on your policy. It is important to keep EIL coverage continuously in place. Environmental claims are unpredictable and can be very expensive. At the Society of Environmental Insurance Professionals conference, we spoke with an environmental consultant who mentioned the lowest average environmental cleanup is around \$700,000+. The last thing you want is to be without coverage when you need it most.



AMERICAN RISK MANAGEMENT
RESOURCES NETWORK, LLC.
ENVIRONMENTAL
INSURANCE TOOLBOX



BRAD MAURER

maurer@armr.net
608 824.3347

American Risk Management Resources Network, LLC is a wholesale brokerage firm that can help with many different environmental insurance placements. There are hidden opportunities in many classes of business!

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7780 Elmwood Ave. Suite 130 | Middleton, WI 53562 | 877-735-0800 | www.armr.net | Fax: 608-836-9565

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