



**Highly Protected Risk (ARMR HPR 3.0™) Program**

	ARMR HPR 3.0™	Market EIL
Designed Specifically for Habitational Properties	✓	X
Claims Trigger for Within a Structure	✓	Not Always
<b>Zero Cost Moisture Management Plan</b>	Yes if Bound	X
Fungi & Mold Included Within Microbial Substances	✓	X
Legionella Bacteria Included	✓	✓
Broad Spectrum Bacteria Included	✓	X
No Sub Limit for Mold, Fungi and Bacteria*	✓	X
Low Minimum Premiums	Yes - \$5,000	Minimum Premiums Can Be \$10,000
Maximum Limits Available	\$10 million Addl. Limits with Excess	Up To \$50 Million depending on Risk
<b>Water Intrusion Risk Management and Insurance in One Program</b>	✓	X
BI/PD From Lead And Asbestos	✓	By Endorsement if Asked for
Cleanup Costs Definition Broadened to Include the Standards and Guidelines from The Institute Of Cleaning and Restoration Certification Applied Structural Drying and Mold Remediation (S500 & S520)	✓	X
Transportation Pollution Liability	✓	By Endorsement if Asked for
Non Owned Disposal Site	✓	By Endorsement if Asked for
Business Interruption	By Endorsement if Asked for	By Endorsement if Asked for
Loss of Occupancy Coverage	By Endorsement if Asked for	Case by Case Basis
Ability to Provide Financial Responsibility for Underground Storage Tanks on the Property	✓	Case by Case Basis

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