

The ARMR HPR 3.0 Process

1. Agent provides submission
 - a. SOV
 - b. Use of Property
 - i. # of units applicable for habitational & hospitality only
 - c. Established Budget (if applicable)
2. ARMR indicates
 - a. Copy of Specimens
 - b. Premium range
 - c. Subjectivities for formal option
3. Agent Provides Application & other subjectivities for formal option
4. ARMR Submits to carrier
5. Carrier issues formal option
6. ARMR Presents formal option
7. Agent requests option to be bound
8. ARMR will submit bind order to carrier
9. Carrier binds option
10. ARMR submits SOV & facility contact(s) to our Loss Control Partner (CR USA)
11. CR USA will coordinate to have a walk-through and mold plan in place within 30 days of binding
 - a. Please note that a sub limit of \$100,000 will be in place for mold until a walk-through and plan are submitted.
12. CR USA sends the carrier & ARMR confirmation of completion
13. CR USA lifts the sublimit to the limits of the policy
14. ARMR will inform the Agent



Coverages Include:

- Onsite site pollution coverage
- Offsite site pollution coverage
- 3rd Party BI and PD
- Blanket Non-owned disposal site coverage
- Transportation Pollution
- Reputation Rehabilitation / Image Restoration Costs
- Mold & Bacteria coverage
- Business Interruption
- And much more!

Contact Us Today!



Nick Kohal
HPR 3.0 Program Manager
VP of Sales
Direct: 608 836-2791
Cell: 608 733-0023
kohal@armr.net