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What type of pollution liability do you need?

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And it's not the laundry! Real estate owners, property developers, construction and industrial & commercial facilities to name a few all risk the possibility of a pollution liability claim.

Consequently, many industries have become subject to increased environmental and financial claims. Depending on one's exposure would determine the type of environmental policy that is needed. Today, there are over 100 different types of pollution liability policy forms available. Some insurance companies may even tailor their policy to cover one specific need.

One of the biggest claims many face today is mold. Most policies exclude coverage for mold and for good reason.

Mold performs a very unique challenge because of its natural occurrence anywhere where moisture is found.

Furthermore, if the mold is water damage related, it may be difficult to pin point any number of places where it originated from, such as faulty maintenance, construction defect, ongoing seepage from penetrating water etc.

It can exceedingly become a nightmare when mold releases microscopic spores which can easily travel to air ducts or other areas of the building.

Most insurance carriers require facilities to show they have a maintenance program in place. Some carriers now provide training themselves for mold awareness and procedures for preventing mold related issues. Even though we all hate to do the laundry, the good news here is there is a policy for your pollution exposure.

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