

## Mold Insurance Market and Underwriting Guidelines (May 2003)

Insurance Company	Products Offered				Maximum Limits	Maximum Policy Term	Individual Homes	Class Restrictions	Territory Restrictions
	EIL	CPL	Professional	Package					
AIIG	Full Coverages	Full coverages	Full Coverages	GI is available	\$150,000,000	5	No	No class restrictions	No territory restrictions
	BI, PD	BI, PD	Professional	Minimum Premium \$2500 on PROPACK				Habitational is OK	
	Cleanup	Cleanup	Defense	Avoiding residential mold abatement				Need mold risk management protocols in place, available from specified vendors	
	Defense	Defense						Premium credits offset	
	Mold only from HSB							training course fees	
	Expect minimum premiums of \$10,000								
XL Environmental	Full Coverages	Full Coverages	Full Coverages	GL is available	\$50,000,000	10 years	No	Avoiding long-term habitational and residential	No territory restrictions
	PD	PD	Defense					Hotels and commercials buildings considered	
	Cleanup	Cleanup						Prefer portfolios	
	Defense	Defense						Will provide loss control assistance	
								No schools, apartments	
								No roofers	

**American Risk Management Resources Network, LLC**

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General coverage terms used, contact an underwriter for complete coverage description.



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Zurich Environmental	Offered without a mold exclusion on the EIL policy	Full coverage On specialty contractors only	Specialized Firms only	GL is available	\$50,000,000 non habitational	5yrs	No	Habitational risks are very restrictive	No territory restrictions
	Also mold as a covered	BI, PD Clean up Defense	Professional		\$1,000,000 Habitational			Need loss ratio of < 50%. No accounts with individual large losses.	
	Pollutant	Qualified Projects Only	Defense					Mold Contractors need certification	
								Restoration contractors are considered if certified	
American Safety	Not available	Full coverage for designated environmental specialty firms	Full coverage for designated environmental specialty firms	GL is available	\$1,000,000	1 year	No	Environmental contractors with 50% of work in environmental	No territory restrictions
								No residential contractors	

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Evanston	Full coverage	Full coverage	Full coverage	GL is available	\$10,000,000	10 years	No	New exterior finishing and insulation systems are considered	Restrictive in Texas, AZ, NV on habitational
Everest National Environmental Coverage Corp	Full Coverages	Full Coverages	Full Coverage	GL is available	\$1,000,000	1 year	No	Fire restoration is considered	No developers or contractors in TX, CA, AZ, NV, WA
	BI,PD	BI,PD, Defense						No exterior finishing and installation systems, paper general contractors, water proofing contractors, real estate developers or home builders	
	Defense	Need training and certification						Habitational Restrictions	
Liberty Mutual	Full coverage	Coverage excludes construction defects	Full Coverage	No GL	\$25,000,000	1 year	No	Habitational, schools, hospitals, hotels are considered	No habitational in CT, CA, TX, FL
								No abatement contractors, fire restoration, mold abatement. Will consider if certified.	

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Gulf	Full coverage available on non-habitational risks	Full coverage available for qualified commercial contractors	Full coverage available for qualified environmental professionals		\$20,000,000	10 years	No	No habitational, apartments, schools, hospitals, hotels	No Territory restrictions
					Minimum SIR on all coverages is \$50,000			No residential or fire restoration contractors	
Chubb	Full coverage Mold not specified	Full coverage Mold not specified	No professional	No GL	\$5,000,000	3yrs for EIL 1 yr for CPL	No	No absolute underwriting restrictions	No Restrictions
	No mold exclusion	No mold exclusion			\$50,000 minimum SIR, \$15,000 minimum premium				
Seneca	None	Full Coverages for qualified remediators or CIH	Professional for qualified remediators or CIH	GL, CPL, E&O for qualified remediators or CIH	\$5,000,000	1 year	Yes	Only full time qualified remediators or CIH professionals	No CA, NY
		BI, PD, Cleanup, Defense	Defense						
Ace	Unknown at time of printing								
Arch		Unknown at time of printing							

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