



AMERICAN RISK MANAGEMENT RESOURCES NETWORK, LLC  
**Real Estate Environmental Liability (REEL) Insurance**  
**Featuring Highly Protected Risk Loss Control Engineering**  
**And Coverage for Mold/Fungus**  
**Featuring Premium Discounts For Mold Resistive Drywall**

**Product Description**

August 2008

**Base policy**

Environmental Impairment Liability insurance policy, Mold/Fungus are included as defined Pollutants. Builders Risk and Contractors Pollution Liability insurance products are also available from ARMR.Network with mold resistive building material premium discounts.

**REEL Coverage**

Liability and Property Insurance coverage's designed to fill the coverage gaps created by pollution and mold exclusions in both General Liability and All Risk Property insurance policies. REEL coverage parts include Bodily Injury, Property Damage, Defense Costs, No Fault Clean Up Expenses, Restorations Costs, Business Interruption Costs, Loss Of Rents, Extra Expense as a result of onsite and offsite pollution conditions.

**Available Limits of Liability**

\$1,000,000 - \$25,000,000

**Policy Terms**

1 to 10 years

**Stakeholders As Named Insureds**

Developer, Owner, General Contractor, Lender as Loss Payee; The REEL policy can be assigned to subsequent owners without additional premium. At assignment of the policy the building owner becomes the first named insured under the policy and assumes responsibility for the deductible.

**Pricing**

Rates Range from \$.25 - \$1.00 per square foot for a \$10,000,000 limit and a 10-year policy term. A single premium covers the entire policy term. Minimum premium for a 5-year policy is \$40,000. Lower premium/coverage options are also available.

**Features**

- Proprietary building science based water intrusion loss prevention and control techniques over the course of the policy term are prefunded in the premium.
- The policy is a wrap up of the named insureds with *separation of insured's* defense provision.
- The wrap up eliminates the need for all parties to buy their own environmental/mold coverage.
- Coverage for all insured's is not dependent upon the "insured operations" of the contractor.
- Separate Contractors Pollution Liability and GL insurance is available.

**Security A. M. Bests A, XV or better**

**Available in the US and Canada through American Risk Management Resources Network, LLC,**

This highly protected risk environmental insurance product was developed by American Risk Management Resources Network, LLC. The proprietary building science based loss control services that support the insurance product and are necessary for the application process are available through members of the ARMR Network. All inquiries for this limited distribution insurance/engineering product should be directed to the closest ARMR.Network office @ [www.armr.net](http://www.armr.net) or 877 735 0800.