

**Anti Concurrent Causation Clause
Equals
Significant New Business Opportunities, Right Now, At High Hit Ratios**

1. The words...***This insurance does not apply....regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.***
2. Introduced into property insurance in 1963
3. Added to mold exclusions in 2005
4. The same words appear in personal lines and in commercial lines policies including the GL.
5. Mold/bacteria exclusions in the GL are the only exclusions to ever have the ACC clause incorporated.
6. Anti-concurrent causation clauses in Property and General Liability policies can strip out ALL coverage. How they work. (see the cases)
7. Current case law. The insurance companies never loose in the end on ACC.
8. Cases won in personal lines policies apply to commercial policies. Cases in property insurance also apply to liability policies.

The Opportunity

These clauses create material coverage gaps in the insurance programs for a wide range of accounts. (see stakeholders insurance needs)

Most insurance producers have not advised their client very well about the effects of the ACC exclusions or how to fill the coverage gaps.

Specially adapted environmental insurance fills the coverage gaps for mold/bacteria exclusions in GL and property insurance policies

ARMR.NETWORK, LLC has a complete suite of custom designed environmental insurance products featuring proprietary building science engineering services for this newly uninsured loss exposure.

The ARMR.NETWORK, LLC developed a customized Real Estate Environmental Liability (REEL) policy for habitation risks including apartments, hotels, condominiums, long-term care facilities, and university housing. This product provides the broadest environmental insurance coverage available including coverage for mold related damages for existing buildings or new construction. The REEL policy effectively fills the coverage gaps caused by pollution, mold, and bacteria exclusions found in Property and General Liability policies.

While mold is a major newly uninsured risk, other environmental loss exposures exist such as lead, asbestos, carbon monoxide, soil contamination, underground storage tanks, and bacteria including salmonella, listeria, E coli, MRSA and Legionnaires Disease.

9. ARMR.NETWORK, LLC REEL product features and benefits;
 - Both first and third party coverage
 - Matches or exceeds most statue of repose periods
 - Covers one or multiple locations on one policy
 - Insures owner, developer, and GC/CM in one policy
 - Provides much broader coverage than Contractor Pollution Liability polices
 - Alignment of all interests to prevent and reduce environmental and mold claims
 - Policy term matches most finance terms
 - Meets most statue of repose time periods

- Loss control services
 - Policy assignment
10. REEL vs CPL – why REEL is the far superior policy choice;
- CPL policies typically cover negligence arising from the covered operations of the insured
 - REEL triggers on discovery – no fault coverage
 - CPL policies protect the contractor – NOT the owner.
 - The \$80,000,000 Professional E&O woops.
11. Why depending on the hired contractors insurance (HVAC, janitorial, plumber, and water damage contractors) is a really big mistake
12. Claim examples caused by mold, bacteria, and pollution. The \$10,000,000 leaking toilet loss.
13. Food borne illnesses caused by bacteria such as salmonella, listeria, E. coli, etc. – Do you have coverage?
14. This profitable line of coverage properly insures your clients and will distinguish your agency from all competitors.
15. Production strategies
- Allow ARMR.NETWORK, LLC to review your environmental placements.
 - ARMR.NETWORK, LLC will prepare a summary of you coverage needs and a conceptual proposal for your client.
 - If you obtain buying interest ARMR.NETWORK, LLC will make the placement on your behalf as a whole sale broker.
 - We want your business.

The following course is available to insurance agencies as a conference call conducted by an ARMR.NETWORK, LLC consultant.

Please call ARMR.NETWORK, LLC at 608-836-9590 to arrange a conference call orientation session on this important emerging insurance topic.

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