

## American Risk Management Resources, LLC

### Specialized Environmental and Mold Insurance For Commercial Property

#### Instructions

#### Background

ARMR.Network is an independent wholesale insurance brokerage firm. We have created an entire suite of customized insurance products that feature significant premium discounts for construction projects that incorporate building science based water intrusion and mold loss prevention protocols. We also offer unique insurance discounts for the utilization of Dens paperless dry wall products. The insurance products covering environmental and mold loss exposures are available in every state and Canada from top rated insurance companies.

#### Insurance Application Procedures For REEL, CPL and Builders Risk Policies

Before completing any insurance application it is highly recommended that an ARMR.Network broker be consulted with to assure that a proper match is made between the insurance needs of the applicant and the available insurance products. Knowing the risk management needs of the insurance buyer, the location of the project, the type of construction and the final occupancy of the project will help ARMR.Net determine the best selection of the insurance coverage needed and the insurance company best suited to provide it.

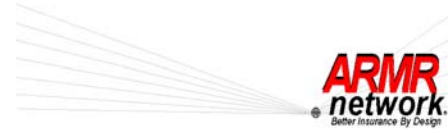
#### Obtaining a Premium Indication and Insurance Proposal

A premium indication and insurance proposal including a sample insurance policy form, and endorsements for a REEL/HPR/Mold, CPL or Builders Risk policy can be obtained without obligation from any ARMR.Network office. To obtain a premium indication and insurance proposal please provide the following information to ARMR.Network on the property to be insured.

1. A completed Supplemental Questionnaire.
2. The lenders executive summary of the project if it is available.

ARMR.Network, LLC will prepare the premium indication and insurance proposal based on this preliminary information. If the applicant decides to proceed with the insurance procurement process after receiving the premium indication and coverage terms proposal from ARMR.Network, a building science based risk assessment of the building plans may be required for some projects. The ARMR.Network proposal will detail the need for these services.

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## Supplemental Questionnaire

### SIGNIFICANT PREMIUM REDUCTIONS CAN APPLY FOR USING DENS PAPERLESS DRYWALL IN NEW CONSTRUCTION OR RENOVATION PROJECTS

**1. Type of Insurance being applied for:**

- Real Estate Environmental Liability/Highly Protected Risk/Mold (REEL/HPR/Mold)
- Contractor Pollution Liability including coverage for mold related damage (CPL)
- Builders Risk

**2. Name of Applicant** \_\_\_\_\_  
(First Named Insured)

Principal Contact: \_\_\_\_\_ E-mail Address \_\_\_\_\_

Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

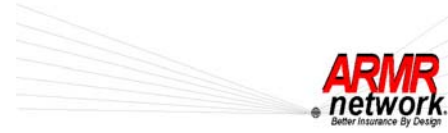
Web site \_\_\_\_\_ Date Established: \_\_\_\_\_

Applicant is:  Corporation  Partnership  Joint Venture  LLC/LLP  
 Other: \_\_\_\_\_

**3. Name of additional entities which this coverage is requested: (Additional Named Insureds)**

Name of Firm:	Address	Relationship to the applicant	Insurance Certificate required?

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**4. Premium credits for the use of Dens products**

<u>Dens Product Utilized</u>	<u>Number of square feet</u>	<u>Percentage of total square footage of gypsum board installed.</u>
<u>Dens Glass Gold Exterior Sheathing</u>		
<u>Dens Armor –interior wall board</u>		
<u>Dens Shield tile backer</u>		
<u>Dens Deck/Dens Prime roof board</u>		
<u>Dens Shaft Liner</u>		

**5. Details of covered location:**

<b>Facility Name:</b>	<b>Street Address City, State Zip Code:</b>	<b>Occupancy</b>	<b>Date Construction Operations Began:</b>	<b>Facility Size: (square feet) Heated and cooled areas only</b>	<b>Known Pre- existing Contamination Present? *</b>

\* If yes, please provide details on a separate sheet. Include at a minimum:

1. Prior Environmental Site Assessments (dates);
2. Past, current, planned sampling/remediation, etc. if applicable/

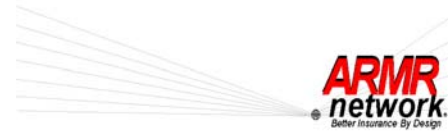
**6. Estimated construction costs for this project:** \$\_\_\_\_\_

Desired effective date of coverage and policy term: \_\_\_\_\_ to \_\_\_\_\_

Estimated duration of the construction period: \_\_\_\_\_ months

**7. Limits of Liability and Self Insured Retention requested:**

<b>Limits of Liability:</b>		<b>Self Insured Retention:</b>	
Per Loss:	\$ _____	Per Loss:	\$ _____
Aggregate:	\$ _____	Mold	\$ _____



- 8. Within the past five (5) years have any claims been made or legal actions (Including any regulatory proceedings) been brought against the applicant or other party to the proposed insurance?  YES  NO
- 9. Does the applicant or other party to the proposed insurance have knowledge of any pollution conditions at any of the proposed covered locations?  YES  NO
- 10. At the time of signing this application, are you aware of any circumstances that may reasonably be expected to give rise to a claim against any insured?  YES  NO

*If "Yes" to either 8, 9 and/or 10 above, provide a brief description of the claim or circumstance (indicate the alleged incident, location, date, type of injury, etc.). Also, please provide a summary of any steps that may have been taken to avoid or mitigate the possibility of a similar loss occurring in the future.*

**Any water intrusion loss prevention protocols for this project should be attached**

### **Building Science Based Water Intrusion Risk Assessment Questionnaire**

Applies to new construction and rehab projects

Please notate in the previous section the use of Dens Paperless Drywall as applicable

- 1. Do any buildings have basements or other subterranean features?  YES  NO

If yes, please describe:

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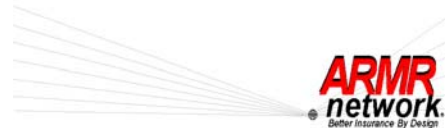
- 2. Have any buildings experienced leaks or flooding from roofing, basement, plumbing, sewer, window or other water intrusion problems in the past?  YES  NO

If yes, were the previous water intrusion problems resolved? Please describe:

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- 3. Is any property located within a 100-year floodplain?  YES  NO



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If yes, please list those properties:

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4. Do any buildings currently have visible mold growth?

YES  NO

If yes, please list those properties and describe:

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5. Has any mold abatement or remediation been conducted at any location for which insurance is being applied for?

YES  NO

If yes, please list those properties and attach copies of the abatement reports:

6. Is the building equipped with mechanical equipment to both monitor and actively manage relative humidity at 60% or less.

YES

If yes, please describe:

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7. Do the properties have a written heating, ventilation and air conditioning (HVAC) management policies and procedures manual?

YES  NO

If yes, please attach a copy of the manual.

8. Does the General Contractor, Project Manager, Building Manager for these properties have a written water intrusion and mold management plan?

YES  NO

If yes, please attach a copy of the plan.

9. Are management procedures in place to control water intrusion and humidity in the building?

YES  NO



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If yes, please describe these procedures:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. If this is an existing structure, has the building manager been trained in water intrusion loss avoidance?

YES  NO

If yes,

What was the course? \_\_\_\_\_

Who was the provider? \_\_\_\_\_

When was the course taken? \_\_\_\_\_

Which employees attended? \_\_\_\_\_

11. How is or will the finished building be operated?

- 24 hours a day 7 days per week
- Typical work hours closed nights
- Seasonal Use

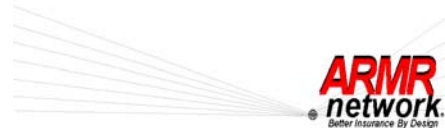
12. What form of exterior cladding is on the building?

- Vinyl, Brick/Stucco with air space, Wood
- Brick Veneer, Metal, Stucco- no air space
- New EFIS construction with air space
- Traditional EFIS application/cladding

If the building has new EFIS, what % of the total exterior wall does EFIS material comprise?                      %

13. Does the building have Decks or Plaza's?

- None
- Decks
- Decks and Plazas



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14. In Addition to Dens Paperless Drywall, are mold resistive construction materials specified in the building plans?

YES  NO

If yes please provide descriptions of those materials

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15. What are the characteristics of the HVAC return system?

- Multiple ducted returns
- Centralized duct returns
- Plenum or open return system

16. What are the characteristics of the fresh air ventilation system?

- Incoming air is preconditioned to 50% humidity
- Incoming air is preconditioned
- Ventilation air is supplied with no preconditioning

17. What plans are in place to manage moisture through the construction process?

- Written plan with inspections
- Written plan
- Quality Built Services
- Building Science Corporation
- GreenGuard Services

This plan should be provided to mSolve as part of the building plan review or inspection service. See the insurance application procedure section below.

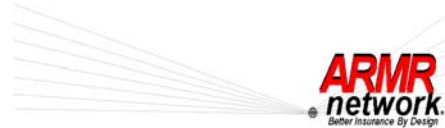
18. Are the services of a building envelope consultant utilized at the locations for which insurance is being applied for?

YES  NO

If yes, please describe:

The scope of services to be provided? \_\_\_\_\_

The vendor providing those services? \_\_\_\_\_



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Duration of the contract for services? \_\_\_\_\_

\_\_\_\_\_  
**Authorized Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Title**

\_\_\_\_\_  
**Authorized Insurance Broker**

\_\_\_\_\_  
**Address**

\_\_\_\_\_  
**e-mail**

\_\_\_\_\_  
**Phone Number**

\_\_\_\_\_  
**Mobile**

\_\_\_\_\_  
**Fax**

**Building Science Based Loss Control Services Are Required For Multi Year Assignable REEL Policies**

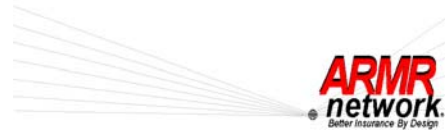
All properties applying for an assignable long term REEL/HPR/Mold policy must pass a building science based underwriting review of the building plans before the insurance application is actually submitted to an underwriter to obtain a bindable quote for insurance. The plan review loss control report will become part of the formal insurance submission to the insurance company.

The review of the building plans is prepared on behalf of the insurance applicant by mSolve, LLC on a fee for service basis. The costs for preparing this report will be included in the preliminary insurance proposal prepared by ARMR.Network. Although the applicant is responsible to pay for the mSolve loss control report prior to insurance being bound, any amounts paid by the applicant for mSolve loss control services will be subtracted from the indicated premiums in the insurance proposal when coverage is bound. After the insurance coverage is bound, all subsequent loss engineering services over the course of the policy term will be paid for by the underwriter. Under this design the underwriter is funding through the insurance premium the loss control services from the design phase through the end of the policy term.

Proprietary building science based loss control protocols are a cornerstone of the REEL/HPR/Mold insurance product. Based on nineteen thousand known insurance claims for mold related damages in the United States, the loss control protocols we utilize to support the REEL/HPR/Mold insurance product have proven to perform 1500% better than the national average. To help our clients manage the risk of water intrusion and mold related damages, proprietary building science based loss control services are engaged during the insurance application process, during the course of construction, at the assignment of the REEL policy to new owners of the insured property and over the remainder of the policy period. The cost of these valuable loss control services are 100% prefunded within the premium of the REEL/HPR/Mold policy

**Arranging For The Building Science Based Loss Control Services**

American Risk Management Resources Network, LLC  
7507 Hubbard Ave. Middleton, WI 53562  
877-735-0800  
[www.armr.net](http://www.armr.net)



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ARMR.Network coordinates the loss control services which are dependent on the needs of individual applicants. The scope and cost of these services will be detailed in the preliminary insurance proposal furnished by ARMR.Network.

### **Information Needed By The mSolve Consultants To Prepare The Building Science Based Review of the Building Plans On New Construction Projects.**

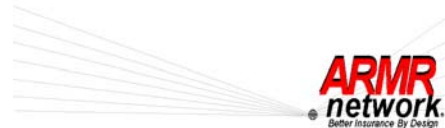
After receiving a preliminary insurance proposal and deciding to go forward with the insurance application process, a request for a mSolve work authorization form should be made to ARMR

As this information becomes available on a project, mSolve needs the following information to conduct an underwriting review of the subject building:

1. The MOST CURRENT Specifications Manual – what products are being used, quality control plans, sequencing of materials, industry standards being referenced, etc. All utilization fo Dens products should be noted.
2. If not already included in the specifications manual, written protocol for control of water and moisture during construction, protection of porous building materials during construction.
3. The MOST CURRENT full set of Civil, Landscape, and Architectural drawings. Hard copy is preferred. If sending electronically, please inform mSolve about what software program has been used.
4. If not already included in the full set of plans, detailed flashing drawings for:
  - Windows
  - Doors
  - Mechanicals
  - Balconies
  - Parapet walls
  - Roof intersections – flat roofs to walls, gable end walls to roof lines, etc.
  - Through wall flashing at wall terminations
  - Special provisions for EIFS
  - Special provisions for brick veneer

Drawings should be in enough detail so mSolve can understand what type of flashing material is being used, sequence of installation, any critical details that need to be executed (e.g. end dams used at base of doors in conjunction with brick veneer)

5. Exterior drainage plane / air sealing strategy – what materials are being used on exterior of building to shed water away from building assemblies and control air leakage
6. HVAC sizing calculations and design conditions within the building (target range for temperature and RH)
7. What the owner is requiring for commissioning of the building prior to occupancy?
8. Project contacts: a) owner's representative, b) general contractor's site superintendent or construction manager, c) lead architect, d) lead HVAC designer, e) building envelope / waterproofing consultant. Please provide name, phone and e-mail as possible.



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The above information should be sent directly to:

Mr. Francis Conlin  
Director of Operations  
Msolve, LLC  
705 Watts St  
Durham, NC 2770  
919 956 5156  
[fconlin@msolvellc.com](mailto:fconlin@msolvellc.com)

## About ARMR.Net And Our Insurance For Projects Utilizing Dens Paperless Drywall

ARMR.Net is an independent wholesale insurance brokerage and risk management consulting firm. Our customized insurance products are available in every state.

We offer customized property and liability insurance coverage's with coverage for mold related damages for owners, developers, contractors and their lenders.

Our independent research into the long term, low risk performance track record of Dens paperless drywall products and its recent GREENGUARD certification allowed us to negotiate special insurance coverage's, rates and discounts on projects that incorporate Dens Paperless mold resistive drywall products. These insurance products are available from leading insurance companies with AM Bests ratings of at least A, XV , at premium discounts as high as 50%.

Available insurance types:

**Real Estate Environmental Liability** Fills the coverage gaps created by pollution and mold related losses on the General Liability and Builders Risk insurance policies on the project. Appropriate for owners, developers and their lenders. The REEL policy insures; No Fault Clean Up, Restoration Costs, Loss Of Rents, Extra Expense, Bodily Injury, Property Damage and Defense Costs for losses arising from pollution and mold events.

**Contractors Pollution Liability** Fills the coverage gaps created by pollution and mold related losses on the General Liability policy of the contractors. Appropriate for the General Contractor and the Subcontractors. This is liability based insurance coverage which does not correct the coverage gaps in Builders Risk policies.

**Builders Risk** Our Builders Risk coverage features enhanced coverage's to the traditional policy at reduced premiums for the use of Dens Paperless drywall products. The builders risk coverage does not include coverage for mold related losses. To close this coverage gap a companion REEL policy needs to be purchased.

For more information on the customized insurance products we offer on projects that incorporate Dens Paperless drywall contact any of the exceptionally qualified insurance brokers in ARMR.Net office: