



## Indoor Air Quality and Mold Liability Insurance Policy Product Profile

Great American Insurance Group's Indoor Air Quality and Mold Liability Insurance Policy provides claims-made coverage for bodily injury, property damage, legal expenses and building related clean-up costs resulting from pollution conditions associated with buildings on a covered location.

Some of the benefits of Great American Insurance Group's Indoor Air Quality and Mold Liability Insurance Policy include the following:

- ✓ Coverage for both new and historical conditions can be included in one form.
- ✓ Coverage is provided for both sudden and gradual pollution events.
- ✓ Coverage is provided for clean-up costs with both a claim and discovery triggering mechanism.
- ✓ Coverage for legal expense is provided within the limit of liability.
- ✓ Coverage is provided for compensatory, punitive, multiplied or exemplary damages and civil fines, penalties and assessments where insurable by law.
- ✓ The policy's definition of bodily injury includes building related illness and medical and environmental monitoring.
- ✓ The policy's definition of pollutants includes mold matter, petroleum hydrocarbons, EMFs, asbestos, lead, arsenic, mercury, PCBs and legionella.
- ✓ The policy's definition of pollution conditions includes the illicit abandonment of pollutants.
- ✓ The policy includes a ninety (90) day automatic extended reporting period and provides for a one (1) year optional extended reporting period.
- ✓ The policy provides for Cumis Counsel where entitled by law.

The following businesses face indoor environmental exposures everyday and would benefit from the protection offered under Great American Insurance Group's Indoor Air Quality and Mold Liability Insurance Policy:

- Real estate including apartments, condominiums, hotels, offices and shopping centers.
- Commercial facilities including restaurant facilities, airports and universities.
- Healthcare facilities including hospitals, healthcare centers and nursing homes.
- Municipalities

Great American Insurance Group's Environmental Division provides the flexibility, service and financial strength you need:

- Highly experienced underwriting staff.
- Limits of liability up to \$25 million.
- Policy terms of up to 3 years.
- \$5,000 minimum premiums and retentions (single year policy).
- Covered locations in both the United States and Canada.
- Separate limits can be applied to each coverage part.
- With our dedicated environmental claims handling capabilities and nationwide network of emergency response contractors, environmental management firms, and attorneys specializing in environmental matters, Great American Insurance Group will be there to provide the technical expertise, cost management, and responsiveness you deserve.
- Financial strength for the long haul. Great American has recently been rated as "A" (Excellent) by AM Best, "A" (Strong) by S&P and "A+" (Strong) by Fitch.

Contact and Submission Information:

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Environmental Division  
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888-828-4320

Submission requirements for Great American Insurance Group's Indoor Air Quality and Mold Liability Insurance Policy generally include the following:

- ✓ A Great American Insurance Company General Application for Environmental Insurance.
- ✓ The prospective client's past three (3) years loss history.
- ✓ The prospective client's last two (2) years financial statements and/or 10-k reports.
- ✓ A completed Great American Insurance Company Indoor Air Quality and Mold Liability supplemental application.

The members of the Great American Insurance Group are subsidiaries of the American Financial Group whose common stock is listed and traded on the New York Stock Exchange and NASDAQ under the symbol AFG. The group is engaged in primarily property and casualty insurance focusing on specialized commercial products for businesses. The group provided its first insurance policy in 1872.