



# CLAIM SCENARIOS

## PREMISES ENVIRONMENTAL COVERAGE <sup>SM</sup> APARTMENTS AND CONDOS

### **\$6,600,000 Remediation Expense, Liability and Defense**

Vandals break into a storage shed at utility's yard and steal containers of mercury. They dump the mercury on the lawn of a neighboring apartment complex. The mercury is tracked into the buildings by the tenants and residents and their children complain of nausea, vomiting and other symptoms. The complex is shut down for several months for remediation of the soils and decontamination of the buildings.

### **\$50,000 Remediation Expense, Liability and Defense**

Apartment complex has spilled a pallet of concrete cleaning compound for the pool deck. Muriatic acid injures over a dozen people and closes pool area.

### **\$55,000 Remediation Expense**

Condominium Association applies fertilizers and washes into neighbor's pond.

### **\$1,250,000 Mold Liability**

Apartment tenant alleges exposure to mold impairs their ability to function. Bodily injury claims include headaches, inability to concentrate, and difficulty breathing. Tenant files suit.

### **\$10,000,000 Mold Liability**

A child with asthma suffers attack and cannot breathe due to exposure to mold in the family's apartment. The child is left with brain injuries due to lack of oxygen. The apartment has a serious infestation of mold that the property manager ignored despite months of complaints.

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