



CLAIM SCENARIOS

PREMISES ENVIRONMENTAL COVERAGE SM COLLEGES/UNIVERSITIES/SCHOOLS

\$400,000 Mold Remediation Expense and Liability

A residential hall at a university has mold growth. A student claims mold related illness. The university conducts mold remediation.

\$3,000,000 Remediation Expense

A University discovers that caulking used in a masonry building built in 1960s contains PCBs. The PCBs were utilized to maintain caulking elasticity. Testing showed that the PCBs had migrated into the masonry and that PCBs have volatilized into the indoor air in class rooms.

\$150,000 Remediation Expense

During the remodeling of a lab building at a college sinks traps were removed and mercury was discovered.

\$375,000 Remediation Expense and Bodily Injury Liability

While working on a lab experiment a student dropped a thermometer accidentally spilling mercury. Unaware of the immanent danger, the students treated the spill casually, causing the mercury to be tracked through many places in the school on the bottoms of their feet. The mercury vapors contaminated the building and students complained of nausea and headaches.

\$45,000 Remediation Expense

Small traces of legionella bacteria were found at a high school and the adjoining athletics facility during a routine check. The school had to investigate and eliminate any risk posed by the low levels of bacteria that were found. The bacteria can cause Legionnaires' Disease, a type of pneumonia. Contractors treated the water systems at both the school and the athletics facility. A new cold-water storage tank has been installed temporarily at the school which will also serve the adjoining sports center.

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