

Property Owners Protector Plan Purchasing Group, LLC

MONO-LINE ENVIRONMENTAL INSURANCE COVERAGE With No Minimum Premium

for Condominium & Homeowner Associations

Underwritten by Indian Harbor Insurance Company, an XL Group Company
A.M. Best Rated A Excellent XV

XLINSURANCE

Are you aware that most commercial General Liability policies exclude clean-up and defense for first and third party pollutant and bacteria liability conditions? Significant financial loss could be suffered by your condominium or homeowner association if they have not obtained Environmental Impairment coverage. We offer exclusive coverage only for members of The Property Owners Protector Plan Risk Purchasing Group.



Our Coverage Offers:

- First and Third-party coverage for pollution conditions
- Bacteria coverage included if not related to mold or fungi
- Clean-up expenses
- Legal Defense expenses incurred in the investigation, adjustment, settlement, and defense of a claim

Some Common Environmental Exposures Faced by Community Associations Include:

- Retention pond migration of pollutants which spill into a nearby environmentally sensitive wetland
- Above ground fuel tank lines for the elevator generator leak into the surrounding soil
- Hazardous chemical storage spills including chlorine, pesticides and herbicides
- Below ground fuel tank leaks into the soil
- Contaminants from neighboring properties such as golf courses cause an EPA investigation
- A storm causes the diesel fuel tanks that control storm water retention pond levels to rupture and spill fuel.
- Contractor incorrectly connects the clubhouse intake/outtake lines of the HVAC system causing a release of pollutants which cause bodily injury.

We offer Environmental Impairment Liability with NO Minimum Premiums

AVAILABLE LIMITS: \$250,000 | \$500,000 | \$1,000,000 Each Pollution Condition/Aggregate

**Environmental losses are low-frequency, high severity events.
Don't risk your association's financial bottom line by being uninsured.**

Subject to exact policy exclusions, terms, definitions and conditions. Subject to retroactive date which is the inception of the initial Indian Harbor Insurance Company policy term.

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