



CLAIM SCENARIOS

PREMISES ENVIRONMENTAL COVERAGE (PEC)SM COMMERCIAL REAL ESTATE

\$750,000 Remediation Expense, Business Interruption, and Liability

At a shopping center, the floor drains had separated from the sanitary sewer lines. This was discovered during renovations. The defective sewer system caused the shutdown of renovation activities, remediation costs, and loss of rental income.

\$1,000,000 Remediation Expense and Business Interruption

A dry cleaner abandons a retail space at a strip mall, files bankruptcy, and leaves behind perchloroethylene (Perc) contamination. The strip mall owner suffers business interruption in the form of lost rental income and has to pay to remediate the affected area.

\$150,000 Mold Remediation and Liability

Employees of an office building tenant complain of illness. After indoor air testing it is determined that the illness is being caused by mold that was circulated around the building in the air conditioning system. The building owner pays for mold remediation cost, bodily injury, and defense.

\$65,000 Bodily Injury and Business Interruption

A tenant in a commercial building is a medical clinic. A release of gas occurs from the medical clinic that requires evacuation of the building and causes lung damage to several third parties. Other tenants are unable to return for several days while the situation is investigated and the site is approved for occupancy. The building owner pays claims for business interruption and bodily injury to third parties.

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