



## Building Owners Environmental Program

As you are working to protect your property owners, there could be a crucial gap in a real estate owner's insurance coverage!

Are your clients protected against pollution in the case of lead, asbestos, above ground storage tanks and underground storage tanks?

The RECOVER program provides this additional layer of protection against financial losses that can result from environmental claims.

The coverage is provided through an A.M. Best "A+" rated carrier. Members of the Building Owners Environmental Program RPG are provided coverage through a master policy – allowing for affordable rates and minimum premiums!

### Site Pollution Coverage including these types of risk:

**Condominiums**

**Cooperatives**

**Community Associations**

**Apartment Buildings**

### Program Highlights

- Underground\* and above ground tank spills
- Contingent transportation coverage
- Clean-up coverage for newly discovered pollution including illegal dumping and methamphetamine laboratories
- Liability protection for third-party bodily injury and property damage claims arising out of a pollution exposure (i.e. asbestos, lead, lead-based paint, vapors, etc.)
- Ability to insure the property manager

*\*Underground tanks more than 25 years old are not eligible for coverage*

**Send submissions to:** [newbusiness@newempiregroup.com](mailto:newbusiness@newempiregroup.com)  
**Questions?** Call (866) 431-8100



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## Retentions

- Above ground storage tanks - \$10,000
- Underground storage tanks - \$25,000
- Lead and asbestos claims - \$50,000
- Non tank sites - \$10,000 pollution / \$50,000 lead or asbestos

## Pricing Tiers

- Up to 100k sq ft. - \$1,050\*
- 100k – 250k sq ft. - \$1,484\*
- 250k – 500k sq ft. - \$1,984\*

*\*Plus a \$275 RPG fee*

## Available Limits

- \$2,000,000 each incident limit
- \$50,000,000 program aggregate limit

## Submission Requirements

- RECOVER Site Environmental application
- Environmental and GL loss histories
- Current tightness test documentation
- Current municipal certificate registration (where required)

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Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. 5617-ENV (04/20)

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