

RISK COVERAGE AND MOLD CLAIMS

**9TH ANNUAL MOLD, ENVIRONMENTAL & IAQ BEST PRACTICES
PRESENTATION**

(WEBINAR)

JULY 14, 2021

SESSION 4: 11:20AM—12NOON

SPEAKERS BY TOPIC

RISK COVERAGE

SCOTT C. TENNANT, DEPUTY EXECUTIVE DIRECTOR, SPELL JIF

CLAIM PROCESSING

CHRISTOPHER P. ROSELLI, ACCOUNT MANAGER, QUAL-LYNX

DISTRICT MANAGEMENT

**DR. MICHELE R. ROEMER, SBA AND BOARD SECRETARY,
SOMERS POINT BOARD OF EDUCATION**

RISK COVERAGE

SCOTT C. TENNANT

RISK COVERAGE

**IF YOU HAVE MOLD YOU HAVE MOISTURE
KNOWING WHERE THE MOISTURE COMES FROM AND
WHY IS A BIG DEAL**

RISK COVERAGE

MOISTURE CAUSED BY A PROPERTY POLICY PERIL
RESULTS IN MOLD REMEDIATION EXPENSE BEING PART
OF A **PROPERTY POLICY** CLAIM AND SUBJECT TO A
\$500 DEDUCTIBLE

RISK COVERAGE

**MOISTURE CAUSED BY ENVIRONMENTAL CONDITIONS
RESULTS IN MOLD REMEDIATION EXPENSE BEING A MOLD
REMEDICATION CLAIM WITHIN THE ENVIRONMENTAL POLICY**

RISK COVERAGE

THE DEDUCTIBLE IN THE ENVIRONMENTAL POLICY IS
ASSIGNED TO **EACH LOCATION** THAT HAS MOLD SEPARATELY
YOU CAN HAVE MULTIPLE DEDUCTIBLES

RISK COVERAGE

ENVIRONMENTAL POLICY MOLD REMEDIATION DEDUCTIBLES
RANGE FROM **\$50,000 TO \$250,000** DEPENDENT UPON THE
DATE OF THE CERTIFICATE OF OCCUPANCY OF THE **OLDEST**
ORIGINAL WING

RISK COVERAGE

WHICH WOULD YOU RATHER HAVE A **\$500**
DEDUCTIBLE OR MULTIPLE DEDUCTIBLES RANGING
FROM **\$50,000 TO \$250,000?**

RISK COVERAGE

HOW DO YOU DETERMINE WHICH DEDUCTIBLE APPLIES?

RISK COVERAGE

BY IMMEDIATELY FILING A CLAIM WITH QUAL-LYNX **AND
WITH BEAZLEY (THE ENVIRONMENTAL POLICY CARRIER)
THIS RESULTS IN A PROCESS WHERE QUAL-LYNX CAN MAKE
THE DETERMINATION**

CLAIM PROCESSING

CHRISTOPHER P. ROSELLI

CLAIM PROCESSING

CLAIM PROCESSING REQUIRES TWO VITAL PROFESSIONALS

PROPERTY ADJUSTER

CERTIFIED INDUSTRIAL HYGIENIST (CIH)

CLAIM PROCESSING

**A PROPERTY ADJUSTER IS EXPERT AT DETERMINING IF
WATER INTRUSION IS AS A RESULT OF A COVERED
PERIL INSURED UNDER THE PROPERTY POLICY
THE DEDUCTIBLE DECISION**

CLAIM PROCESSING

A CERTIFIED INDUSTRIAL HYGIENIST (CIH) IS EXPERT AT LOCATING THE MOISTURE SOURCE FEEDING THE MOLD AND DEFINING THE PRECISE METHODS NEEDED TO STOP THE MOISTURE AND REMEDIATE THE MOLD RETURNING YOUR DISTRICT TO A SAFE PLACE TO WORK AND LEARN.

CLAIM PROCESSING

**UPON NOTIFICATION QUAL-LYNX WILL ASSIGN A PROPERTY
ADJUSTER AND A CIH TO INSPECT AND MAKE THEIR
DETERMINATIONS**

**QUAL-LYNX ALSO INTERACTS INITIALLY WITH BEAZLEY TO
ALIGN COVERAGE RESPONSES**

CLAIM PROCESSING

**THE COST OF THE PROPERTY ADJUSTER AND THE CIH IS PAID
BY YOUR JIF AS AN ALLOCATED COST OF CLAIM
REGARDLESS OF THE COVERAGE OUTCOME
THE CIH WILL CONTINUE TO BE INVOLVED NO MATTER
WHICH COVERAGE IS RESPONDING**

CLAIM PROCESSING

THE CIH WILL PREPARE A SCOPE OF SERVICES FOR REMEDIATION AND DETERMINE WHAT AND HOW MUCH OF THE REMEDIATION DISTRICT STAFF CAN PERFORM AND IF OUTSIDE REMEDIATION PROFESSIONALS ARE NEEDED IN ADDITION TO STAFF OR IN LIEU OF STAFF

CLAIM PROCESSING

**THE CIH WILL BE INVOLVED WITH BEAZLEY IN THE
ADJUDICATION OF THE CLAIM IN FULL
SATISFACTION OF THE BEAZLEY POLICY
REQUIREMENTS**

CLAIM PROCESSING

**THE CIH IS AVAILABLE TO THE MEMBER DISTRICT TO
MANAGE INTERNAL AND EXTERNAL
COMMUNICATIONS IN ORDER TO HELP ASSUAGE
COMMUNITY CONCERNS OVER MOLD ISSUES**

CLAIM PROCESSING

**THE JIF REMAINS INVOLVED IN MOLD
CLAIMS WITH MEMBERS TO ENSURE
THE ISSUE IS FULLY RESOLVED**

CLAIM PROCESSING

**THE MOST IMPORTANT CLAIM LESSON IS
THAT REPORTING MOLD RIGHT AWAY TO
QUAL-LYNX AND TO BEAZLEY IS THE MOST
EFFICIENT AND BEST PRACTICE**

DISTRICT MANAGEMENT

DR. MICHELE R. ROEMER

DISTRICT MANAGEMENT

BE PREPARED IN ADVANCE

**DISCUSS IAQ PROCEDURES WITH LEADERSHIP
NOTING THE HYPER SENSITIVITY TO MOLD AND
THE NEED TO IMMEDIATELY REPORT IT**

DISTRICT MANAGEMENT

**MAKE CERTAIN YOU, YOUR STAFF AND THE
FACILITIES LEADER KNOW HOW TO REPORT A
MOLD CLAIM INTERNALLY AND THROUGH CLAIM
REPORTING PROCEDURES ON [SPELLJIF.COM](https://spelljif.com)**

CLAIM REPORT DETAILS ON 2ND TO LAST SLIDE

DISTRICT MANAGEMENT

**IF YOU HAVE A CLAIM
FILE THE CLAIM WITH QUAL-LYNX AND WITH
BEAZLEY EVEN IF YOUR STAFF SAYS THEY CAN
CLEAN IT UP**

DISTRICT MANAGEMENT

IF YOU HAVE A CLAIM

**CONVENE YOUR LEADERSHIP TEAM AND INFORM THEM
OF WHAT IS KNOWN AND UNKNOWN, WHAT IS
HAPPENING AND HOW THE CIH WILL HELP IN LEARNING
MORE ABOUT THE CONDITION**

DISTRICT MANAGEMENT

DURING THE CLAIM

**STAY IN TOUCH WITH QUAL-LYNX AND THE CIH TO
STAY INFORMED ON EMERGING INFORMATION AND
PROGRESS**

DISTRICT MANAGEMENT

DURING THE CLAIM

**KEEP YOUR SUPERINTENDENT, BOARD, COWORKERS,
STUDENTS AND COMMUNITY AWARE OF HOW THE
REMEDATION EFFORT IS PROGRESSING**

DISTRICT MANAGEMENT

DURING THE CLAIM

**BE PREPARED TO CALL A PUBLIC MEETING AND
FEATURE THE CIH WHO WILL EXPLAIN THE PROCESS
AND FINDINGS AND ANSWER QUESTIONS**

DISTRICT MANAGEMENT

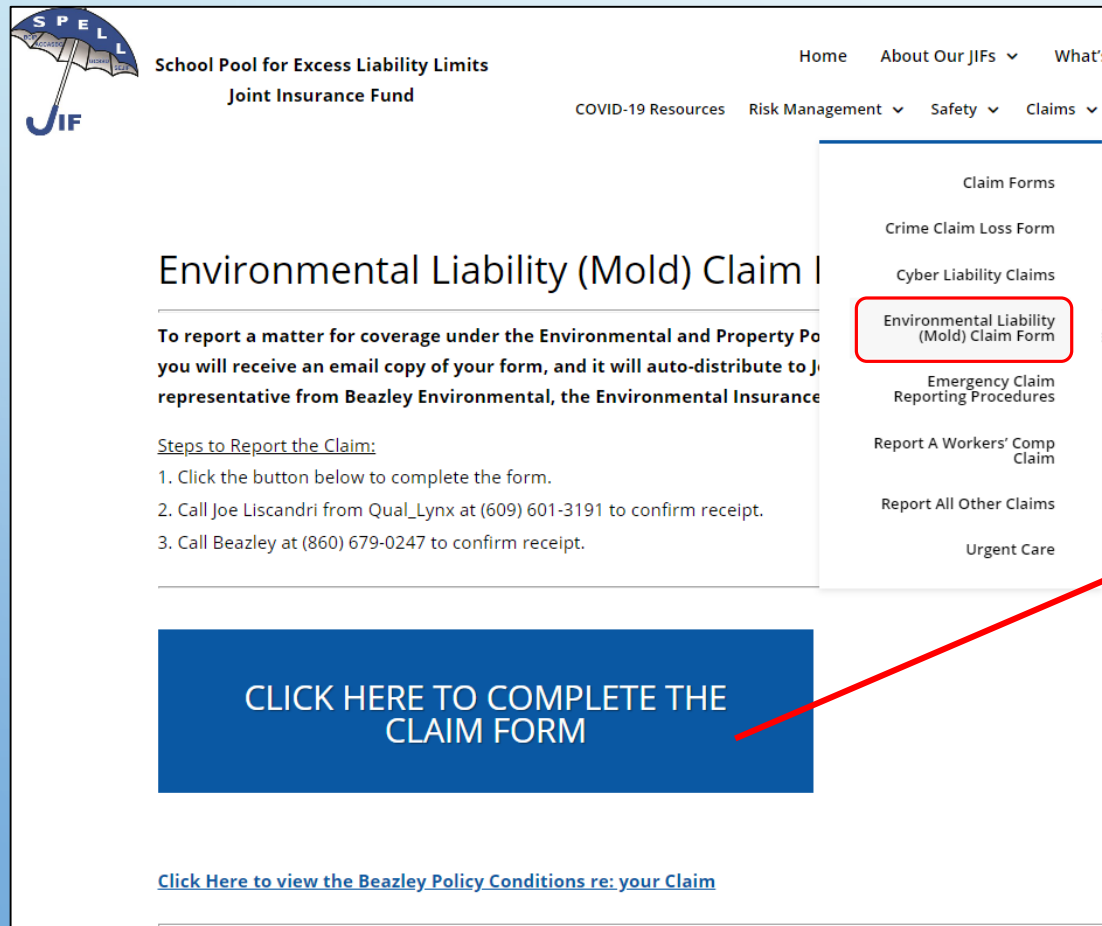
DURING THE CLAIM

ABOVE ALL STAY INFORMED

**MOLD GENERATES SIGNIFICANT FEARS IN DISTRICT
AND ITS COMMUNITY AND IT IS CRITICAL YOU ARE
ALWAYS INFORMED**

DISTRICT MANAGEMENT

WHERE AND HOW TO REPORT:



SCHOOL POOL FOR EXCESS LIABILITY LIMITS
JOINT INSURANCE FUND

Home About Our JIFs What's New

COVID-19 Resources Risk Management Safety Claims

Claim Forms

- Crime Claim Loss Form
- Cyber Liability Claims
- Environmental Liability (Mold) Claim Form**
- Emergency Claim Reporting Procedures
- Report A Workers' Comp Claim
- Report All Other Claims
- Urgent Care

Environmental Liability (Mold) Claim Form

To report a matter for coverage under the Environmental and Property Policy, you will receive an email copy of your form, and it will auto-distribute to your representative from Beazley Environmental, the Environmental Insurance Broker.

Steps to Report the Claim:

1. Click the button below to complete the form.
2. Call Joe Liscandri from Qual_Lynx at (609) 601-3191 to confirm receipt.
3. Call Beazley at (860) 679-0247 to confirm receipt.

CLICK HERE TO COMPLETE THE CLAIM FORM

[Click Here to view the Beazley Policy Conditions re: your Claim](#)

Environmental Liability (Including Mold) Claims Form

Your Policy Number is: W1BEB821061 for the Policy Period: 07/01/21 to 06/30/22.

Today's Date (Required)

JIF:

School District (Required)

Contact Name (Required)

Contact Phone Number (Required)

Contact Email (Required)

Beazley Policy Number

Who should Beazley contact regarding this matter?

Business Administrator contact information (name, telephone, email):



RISK COVERAGE AND MOLD CLAIMS

THANK YOU

AND THE LAST CODE IS JIF1