

Hotel Insurance Management Association (HIMA)

A Property & Casualty Solution Designed Exclusively for IMA Hotel Franchisees



Pollution Insurance Program

IMA partnered with an A-rated carrier to create a competitive and comprehensive pollution insurance program available to IMA hotel franchisees. Pollution insurance can fill costly coverage gaps in the commercial general liability and property forms. Due to an increase in claims and associated litigation, more hotel owners and managers are seeing the value of adding pollution insurance to their insurance program. Learn more and [get a quote here](#).

Program Details

COVERAGE

- + First-party cleanup and third-party bodily injury and property damage from a pollution condition arising on, at, or from an insured location. Defense costs are also included.

LIMITS

- + Per Pollution Condition – \$1,000,000
- + Per Franchisee Aggregate – \$2,000,000
- + Policy Aggregate* – \$10,000,000

DEDUCTIBLE

- + \$25,000 Per Mold, Carbon Monoxide or other Pollution Condition

PROGRAM DATE

- + May 1

COST

- + \$650 per location plus applicable taxes

**Aggregate is shared amongst participating members and will potentially increase as program membership increases*



Program Enhancements

- + First- and Third-Party Transportation
- + Business Interruption (three-day waiting period)
- + Mold Coverage
- + Legionella Coverage
- + No Carbon Monoxide Exclusion
- + Illicit Abandonment Coverage
- + No Choice of Law, Jurisdiction or Venue Conditions
- + Green Building Materials
- + Crisis Management Coverage
- + Defense Outside the Limits

Hospitality Exposures

- + Accidental Mixing of Hotel Chemicals
- + Asbestos
- + Illicit Abandonment & Midnight Dumping
- + Lead-Based Paint
- + Legionella
- + Methamphetamine Use On Premises
- + Mold
- + Pool Chemicals
- + Volatile Organic Compounds (VOCs) from Paint, Glues, etc.

Submission Requirements

- + Completed online application
- + Procedures in place to respond to water intrusion (i.e. water mitigation plan)

**Coverage is available if the property qualifies based on answers on the application and other underwriting materials.*

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Claim Scenarios

LEGIONELLA

A hotel was sued by guests claiming to have contracted Legionnaires’ disease from the spa and room showers at the hotel. They alleged that the hotel was negligent in the management of its potable water and plumbing system, which resulted in the growth of the Legionella bacteria.

MOLD

A class action lawsuit was filed against a hotel for mold infestation, alleging the hotel failed to disclose mold contamination in the guest rooms. The hotel spent \$20 million on remediating the condition.

CARBON MONOXIDE

During a stay at a hotel, one individual died, and several others were injured due to carbon monoxide poisoning. It was determined that the hotel’s pool heater was leaking carbon monoxide, and the pipe ventilation pipe failed causing toxic gas to enter some of the rooms.

Contact the IMA Team

HARRISON HAYDOCK

Business Development Executive
316.266.6232
harrison.haydock@imacorp.com

SUSAN DEVAUGHN

Senior Vice President, National Hospitality Program Director
316.266.6522
susan.devaughn@imacorp.com

JILL KERSCHEN

Senior Analyst; Hospitality
316.266.6504
jill.kerschen@imacorp.com

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