STUDENT OF THE INDUSTRY PARTING SHOT

Bacteria Lawyers Insurance?

By Paul Buse, President of Big I Advantage®

Recently, my Google Alerts pinged me about a development with Legionnaires’ disease in the news. The source of the legionella bacteria involved was not known. Typically sources are hospitals but they can also include cruise ships, hotels, health clubs and other places with water bathing facilities, fountains, pools, etc. Even windshield wiper dispensers on school buses have been found to spread the disease. I was also alerted to a lawyer that is seeking to represent those injured by legionella (www.legionnairelawyer.com).

Legionella is a bacteria and many standard commercial general liability policies have this exclusion:

[Image of insurance policy]

We have followed Legionnaires’ disease for some time and the coverage (or lack thereof) in lawsuits arising from injured parties. Coverage issues seem in flux so your clients may really appreciate you bringing this to their attention. In particular, coverage for what is or is not deemed to be "intended for consumption" has been debated. Without getting into more than that, you should know that as a Big "I" Markets user if you come across a mold/bacteria concern, expert help and insurance coverage is available on Big "I" Markets. The experts at ARMR.Net are only a click or phone call away. Just visit Big "I" Markets and look for the product Pollution Contractors-Farms-USTS-Other in the commercial lines menu.

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