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## SPECIAL FEATURE - Legionnaires' of the Rich and Famous

After a party at the Playboy Mansion associated with a conference in Los Angeles, more than 150 people reported flu-like symptoms, some cases of which could be Legionnaires' disease or a milder form of the disease, Potomac Fever. Both conditions are caused by bacteria, and both cause significant insurance issues. Commonly added to all manner of insurance policies today are fungus/mold/bacteria exclusionary endorsements. Depending on the extent of injuries (Legionnaires' can be fatal), the insurance coverage in place and what caused the infection to spread; millions of dollars could be at stake. Most of these losses will be uninsured because of the exclusions for these contaminants.



In 1976 at an American Legion convention in Philadelphia, hundreds of people became sick and more than 30 people died from a previously-unknown bacterium, Legionellosis. This event became the namesake for Legionnaires' disease. The outcome from infection can range from death to bacterial pneumonia to a mere flu-like experience. So far, of those infected in Los Angeles, no fatalities have been reported and symptoms appear to be those associated with a milder infection-the less virulent version of "Legion Fever," known as Potomac Fever.

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