



Introducing the Property Environmental Risk Management (PERM) Program for Commercial Properties

Today, the best prospects to your agency for environmental insurance are no longer environmental services firms. They are commercial property owners and managers. ARMR.*network*, a wholesale brokerage firm available through Big "I" Markets, is here to help.

Did you know that CGL and property policies sold to commercial property owners and managers do not cover them or severely limit for environmental losses within their building? You are not alone! ARMR.*network* has created an innovative two-part product that combines environmental insurance and risk management for the best offering in the marketplace for commercial properties.

The insurance part of the PERM product is a specially designed and priced environmental insurance policy to fill the environmental coverage gaps in property and liability policies. This PERM product is absolutely needed to fill the coverage gaps caused by the pollution, fungus, mold, bacteria, category 3 water, asbestos and lead exclusions found on general liability and property policies sold to commercial property owners and managers.



The second part of the PERM product is the risk management piece that is available when your client purchases the environmental insurance policy. This risk management is a water intrusion loss prevention plan conducted by a fire and water restoration professional who will visit their property. An onsite visit will be conducted with the property manager to create a risk management plan for the property owner and manager. There is nothing else like it.

Putting a PERM option into that renewal proposal will help protect you from a professional liability standpoint if your client finds itself with an uninsured environmental loss. You will want to protect your agency with PERM.

Providing the best product for your client is a great way to build your book of business with low risk, high premium accounts, while using the environmental insurance expertise of ARMR.*network*.

To obtain an indication, ARMR.*network* just needs the statement of values/property schedule. How easy is that?

The principals at ARMR.*network* invented the first contractors pollution liability policy and insurance specifications. ARMR.*network* can help agents with any environmental insurance risks. With in-the field experience which includes consulting for the United States Army, the Environmental Protection Agency and the Justice Department, ARMR.*network* can work with you to create the best pollution risk management strategy for your insureds and their businesses.

To submit a quote request log in to www.bigmarkets.com and select "**Pollution Contractors-Farms-USTs-Other**" from the commercial lines menu, or call (608) 824-3341 and request a PERM option.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.