

**FREQUENTLY ASKED QUESTIONS
REGARDING
BEAZLEY'S ECLIPSE POLLUTION POLICY
THROUGH
Educational Services Commission of New Jersey (ESCNJ)**

1. What does this program provide?

RESPONSE: IT PROVIDES AN ENVIROMENTAL AND MOLD MARKET OPTION TO NEW JERSEY'S PUBLIC SCHOOLS WHO MIGHT NOT OTHERWISE HAVE ACCESS TO ENVIROMENTAL IMPAIRMENT (INCLUDING MOLD) COVERAGE.

2. Is the program available on a direct basis?

RESPONSE: THE BEAZLEY PROGRAM IS AVAILABLE THROUGH ARTHUR J. GALLAGHER'S ENVIRONMENTAL PROGRAM GROUP. ALL BROKERS LICENSED IN NJ CAN ACCESS THIS PROGRAM.

3. Can any licensed broker have access to the program?

RESPONSE: ALL BROKERS LICENSED IN NJ HAVE ACCESS TO THE PROGRAM.

4. Who is the primary point of contact for questions?

RESPONSE: TRAVIS BEN-ZVI IS THE PRIMARY POINT OF CONTACT - EMAIL: TRAVIS_BENZVI@AJG.COM AND PHONE: (973)921-8230. TRAVS IS AN AREA VICE PRESIDENT WHO OVERSEES ALL POLLUTION PRODUCTS IN THE NORTHEAST US FOR ARTHUR J. GALLAGHER.

5. Once an application is complete, where should the broker send it to?

RESPONSE: ALL APPLICATIONS SHOULD BE EMAILED TO TRAVIS BEN-ZVI AT TRAVIS_BENZVI@AJG.COM. PLEASE HAVE YOUR BROKER 'CC' GENE DEVINE, THE REGIONAL DIRECTOR OF THE PROGRAM, AT GENE_DEVINE@AJG.COM.

6. What if the insured does not complete its application before its renewal date?

RESPONSE: A COMPLETED, SIGNED AND DATED APPLICATION IS DUE PRIOR TO BINDING. BEAZLEY WILL BE THE SOLE DETERMINER OF WHEN COVERAGE IS BOUND/EFFECTIVE. TYPICALLY, BEAZLEY WILL BE LOOKING FOR LOSS HISTORY, MOLD/MAINTENANCE PLANS, ETC., IN ADDITION TO THE COMPLETED APPLICATION.

7. Is there a waiting period for coverage to be effective and when is coverage effective?

RESPONSE: THERE IS NO WAITING PERIOD. COVERAGE BECOMES EFFECTIVE WHEN BEAZLEY ACCEPTS AND BINDS COVERAGE

8. What is the reporting period timeline?

RESPONSE: CLAIMS NEED TO BE REPORTED "AS SOON AS PRACTICABLE." DAILY BUILDING INSPECTIONS OF EVERY CLASSROOM AND BUILDING HELPS MINIMIZE AND MITIGATE DAMAGAE AND REDUCES REPORTING DELAY.

9. What is the 24-hour emergency claims reporting contact information?

RESPONSE: CLAIMS REPORTING PHONE, FAX, AND EMAIL ARE INCLUDED IN THE NOTICE REPORTING SECTION OF THE POLICY. FOR YOUR CONVENIENCE, HERE IS THE INFORMATION:

**E-MAIL: CLAIMS@BEAZLEY.COM
FAX: (860) 679-0247
MAIL: BEAZLEY USA SERVICES, INC.
ATTN: A&E CLAIMS
30 BATTERSON PARK ROAD
FARMINGTON, CT 06032**

EMERGENCY ASSISTANCE IS PROVIDED BY THE BEAZLEY "REACT" TEAM ("RAPID EXPOSURE ASSESSMENT AND CLEAN-UP TEAM") BY CALLING (800)347-4384.

10. Is there a pre-approval vendor list for remediation? And does an insured have to use a vendor from the list?

RESPONSE: BEAZLEY DOES HAVE PREFERRED VENDORS IN NJ/NY. WHILE IT IS NOT MANDATORY THAT A DISTRICT USE A PREFERRED VENDOR FOR EMERGENCY RESPONSE OR COMPLETION OF RESTORATION OR REMEDIATION, IT IS HIGHLY RECOMMENDED. BY SELECTING AN APPROVED VENDOR, A DISTRICT MAY RECOGNIZE A SAVINGS AS A RESULT OF BEAZLEY'S PRE-NEGOTIATED ARRANGEMENT WITH SUCH VENDORS.

11. What are the requirements for a vendor to become approved with BEAZLEY?

RESPONSE: INTERESTED VENDORS SHOULD CONTACT NATHANIEL MARTIN FOR GUIDANCE - EMAIL: NATHANIEL.MARTIN@BEAZLEY.COM AND PHONE: (917)344-3315.

12. Does BEAZLEY require a Certified Industrial Hygienist to review and approve the findings of the indoor air quality reports and recommendations?

RESPONSE: YES, PER THE TERMS OF THE POLICY, IN THE ABSENCE OF APPLICABLE ENVIRONMENTAL LAW, MICROBIAL MATTER OR MOLD IS CLEANED UP TO THE EXTENT RECOMMENDED IN WRITING BY A CERTIFIED INDUSTRIAL HYGIENIST. BEAZLEY HAS PREFERRED CERTIFIED INDUSTRIAL HYGIENISTS IN NJ/NY.

13. What is the timeline for advance payment requests for emergency services (i.e. clean-up, additional expenses, etc.?)

RESPONSE: BEAZLEY PROVIDES EMERGENCY RESPONSE COSTS COVERAGE WITH NO SUBLIMIT. THESE OCCURRENCES NEED TO BE REPORTED TO BEAZLEY NO LATER THAN 72-HOURS AFTER CLEAN-UP EXPENSES ARE INCURRED.

14. As it relates to payments, are vendors paid directly or to the named insured?

RESPONSE: THE DETERMINATION OF PAYMENT IS DICTATED BY THE NAMED INSURED.

15. As it relates to payment, is certified payroll records required from the vendor?

RESPONSE: THIS IS DEPENDENT ON THE CLAIM AND IS DETERMINED BY THE BEAZLEY ADJUSTER.

16. Is there a dedicated Claims Adjustor for all school district who purchase coverage through the ESCNJ program? If so, please provide claims contact information.

RESPONSE: LARRY GRIFFIN IS THE PRIMARY POINT OF CONTACT FOR ALL CLAIMS. HIS CONTACT INFORMATION IS LARRY.GRIFFIN@BEAZLEY.COM AND HIS PHONE NUMBER IS (312)476-6206.

17. When does a school district need to sign the Educational Services Commission of New Jersey's Participation Agreement for Cooperative Pricing of Environmental Insurance?

RESPONSE: THE AGREEMENT ONLY NEEDS TO BE SIGNED IF THE DISTRICT HAS CHOSEN TO BIND COVERAGE WITH BEAZLEY'S ECLIPSE POLLUTION POLICY.

18. Is there a minimum premium?

RESPONSE: YES, THERE IS A MINIMUM PREMIUM OF \$5,000 FOR DISTRICTS WITH BUILDING VALUDES OF \$30MM OR MORE. FOR THOSE DISTRICTS WITH BUILDING VALUES LESS THAN \$30MM, REDUCED POLICY LIMITS OF \$500k/\$500k MAY BE PURCHASED FOR A MINIMUM PREMIUM OF \$2,500.

19. Are underground and above ground storage tanks automatically covered?

RESPONSE: ABOVE GROUND TANKS ARE AUTOMATICALLY COVERED BUT SHOULD BE LISTED ON THE APPLICATION. UNDERGROUND TANKS MUST BE SCHEDULED. PHANTOM TANKS ARE COVERED, HOWEVER, ONLY IF IT IS PROVEN THAT THE DISTRICT DID NOT KNOW ABOUT THE PHANTOM UNDERGROUND STORAGE TANKS.

20. How is Coverage A. Covered Location Pollution Liability Coverage - New Conditions triggered?

RESPONSE: COVERAGE A DOES NOT HAVE TO BE A THIRD-PARTY CLAIM; IT CAN BE PURE FIRST-PARTY DISCOVERY.

21. Is there first-party personal property coverage available should the Insured incur a Loss?

RESPONSE: YES, FOR ADDITIONAL PREMIUM OF 8%, ITEMS DAMAGED OR DESTROYED DUE TO AN ENVIRONMENTAL LOSS MAY BE INCLUDED. THIS ENHANCEMENT AFFORDS COVERAGE UP TO \$100,000 FOR REPLACEMENT OF PROPERTY ITEMS. THIS COVERAGE OPTION MUST BE ELECTED AT THE TIME OF SUBMITTING A COMPLETED APPLICATION.

22. Renewal Rate Projection?

RESPONSE: PRESUMING THE POLICY REMAINS IN GOOD STANDING AND LOSSES ARE MINIMAL, MOST INSUREDS WILL EXPERIENCE A RATE INCREASE OF 3%-5% AT RENEWAL. THIS IS SUBJECT TO CHANGE.