

ABISSOCLEANSE, Inc
SUMMARY OF INSURANCE COVERAGES
with respect to Chinese Drywall Remediation contracting

LIMITS OF LIABILITY

	Option 1	Option 2	Option 3	Option 4
Policy Aggregate Limit (Other than Products-Completed Operations):	\$2,000,000			
Products-Completed Operations Aggregate Limit:	\$2,000,000			
Insuring Agreement:				
A - Bodily Injury And Property Damage Liability Limit:	\$1,000,000			
B - Personal and Advertising Injury Limit:	\$1,000,000			
Each Occurrence Limit:	\$1,000,000			
Damage to Premises Rented to You Limit:	\$50,000			
C - Medical Expense Limit:	\$5,000			
D - Contractors Pollution Liability Each Pollution Condition Limit:	\$1,000,000			
E - Errors and Omissions Liability Each Claim Limit:	\$1,000,000			

Additional limits available via Excess Liability/Umbrella coverage forms.

Coverage Forms:

- EVDEC-0809 Environmental Package Policy Common Policy Declarations
- EV0001-0609 Common Policy Provisions
- EV0002-0609 Commercial General Liability Coverage Part (Occurrence)
- EV0005-0709 Contractors Pollution Liability Coverage Part (Claims-Made)
- EV0006-0609 Errors and Omissions Liability Coverage Part

Other Endorsements:

- EV104-0809 Mold Giveback Definition
- EV125-0809 Transportation Pollution Liability Blanket Endorsement (Third Party Autos)
- EV219-0709 Additional Insured - Owners, Lessees Or Contractors Ongoing Operations
- EV238-0809 Additional Insured - Owners Lessees or Contractors - Completed Operations

Coverage is provided by the Argonaut Group <https://www.argogroupus.com/> A.M. Best rating **A Excellent** via Agrogrou subsidiary Colony Insurance Company. Coverage underwriting and placement was done through Environmental Underwriting Solutions (an IOA subsidiary) view their qualifications at www.eususa.com .

The underwriting of the above mentioned insurance coverage’s was done with the complete disclosure of the primary business operations focus of Abissocleanse, Inc being Chinese Drywall Remediation (CDR) contracting. This underwriting disclosure included and was not limited to the complete CDR process via what is now known as the Absiocleanse Protocol. This protocol included start to finish job site operations for removal of hydrogen sulfide gas producing components, any interior nonstructural components that may have been compromised by hydrogen sulfide off gassing, treatment of the job site with the appropriate use of the Sniper product and application procedures, third party testing of treated job site by qualified environmental testing company and numerous “beta test sight” data supporting the off gassing remediation process.

SUMMARY OF INSURANCE COVERAGES APPLICABLE TO POTENTIAL CLIENTS OF ABISSOCLEANSE, Inc

Commercial General Liability (CGL)- Abissocleanse, Inc has a comprehensive coverage form including **Products & Completed Operations** with full occurrence and aggregate limits. It's this coverage form, as for many other contractors of various contracting disciplines, that would respond should a claim be made against Abissocleanse's operations.

Contractors Errors & Omissions(C/E&O)- Abissocleanse, Inc has chosen to carry this valuable coverage that most contractors do not. This coverage will primarily address any professional opinions, advice and consultations that the named insured might render on behalf of its operations.

Contractors Pollution Liability(CPL)- Abissocleanse, Inc has chosen to carry this valuable coverage. Through contracting operations a contractor comes across certain pollutants of various degrees of severity. It's the responsibility of a contractor to clean its jobsite of any known pollutants. **FYI:** many contractors CGL coverage forms have pollution exclusions and many times a total pollution exclusion. Abissocleanse, Inc coverage form does not.

Mold Giveback- Most contractors CGL policies have complete Mold Exclusions. Abissocleanse, Inc coverage form contemplates the encounter of incidental mold in the CDR process and affords coverage for this exposure.

Additional Insured(AI)- Owners, Lessees or Contractors. Abissocleanse, Inc carries a Blanket Additional Insured coverage form. Anytime a firm is contracted by a person or entity that person or entity assumes a certain amount of liability for the actions of the contracted firm. Many times if a claim is made directly against the contracted firm the party that hired that firm may very well be named in the claim as well. The AI coverage form and named Additional Insured's will be afforded coverage for these claims.

In summary; all of the statements made in the Abissocleanse, Inc summary of insurance are true as stated. The summary of insurance applicable to potential clients of Abissocleanse, Inc contains reduced worded forms of coverage provided by this policy. My summation of these coverage's should be used for "general overview" purposes only. **In no case may my statements** in either of these summaries be considered as being superior to the wholly reserved right of an insurance company, in this case Agrogrouop/Colony Insurance Company to interpret it's policy wording and any indemnification thereof.

Respectfully,
Randy Christopher
Vice President
Insurance Office of America