

# Does your client or prospect need ARMR HPR 3.0 to manage their environmental risk exposures?

The property has a plumbing system (ie: drains, sewer pipes, water pipes, sprinklers)

Is there a pollution and/or fungi & bacteria exclusion on their GL and/or property policy?

Is there a sub-limit for pollution, fungi and/or bacteria on their GL and /or property policy

Do they own or manage commercial property?

The property has a roof of any kind

The property has an HVAC system

The property has windows

The property has drywall

The property has ice machines

*Call Our Program Manager Today for an Option!*



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**THEY NEED** →



ARMR HPR 3.0 is the only program that combines an Engineered Environmental Insurance Placement with preventative risk management for commercial property owners and managers across the country who want to better manage the various environmental loss exposures at their properties in a time of uncertainty. Self-insuring does not mean the risk exposures go away. It means the property owner and manager have inadvertently become an insurance carrier.