



You Answered. We Listened!

What is included with the ARMR HPR 3.0 program?

- Competitively priced environmental insurance
- Engineered environmental insurance policy for indoor and outdoor risk exposures
- Sophisticated loss control for the entire portfolio of properties
- A community of property owners, water and microbial professionals, and insurance professionals.

Contact Us Today!



Nick Kohal

HPR 3.0 Program Manager
VP of Sales

Direct: 608 836-2791

Cell: 608 733-0023

kohal@armr.net

Do you need to offer ARMR HPR 3.0 to property owner and manager clients?

81% of Agents were interested in selling a risk management program to commercial properties

Every commercial building has some sort of indoor and outdoor environmental loss exposure, no matter the use, size, or location of the building. Over the past 8 years the ARMR.Net staff has been in research and development engineering a solution to close the various environmental loss exposure coverage gaps in general liability and property policies sold to virtually every property owner and manager. We did this so they can better manage the hidden environmental risk exposures both indoors and outdoors. Recently, we have proudly updated our ARMR HPR 3.0 program to do just that.

ARMR HPR 3.0 is more than an insurance policy. It is a program including sophisticated preventative loss control with our partners CR USA.

It 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.

How do you know if you should be offering ARMR HPR 3.0 to your commercial property clients and prospects? If you can answer "yes" to any of the below, you absolutely need to be offering this program to all commercial property clients and prospects!

- They own or operate at least one commercial property
- Their current general liability and/or property policy has a pollution exclusion and/or a fungi and bacteria exclusion
- Their current general liability and/or property policy has a sub-limit for pollution, mold and/or bacteria.
- The property has plumbing, including sewer pipes and drains
- The property has paper faced drywall
- The property has windows
- The property has ice machines
- The property has a roof
- The property has an HVAC system