

INSURANCE EXCLUSIONS

Submittal

Posted on behalf of the sender

Mar 10 2002

By coincidence, I was listening to an archive of your 2/4/02 appearance on the Jeff Rense program at the same time as I was reading the latest list of exclusions from my insurance company, to my Homeowner's policy.

At one point you mentioned that you had sent a sample to EPA to analyze, and they sent it back saying they couldn't take the time to analyze it because they had not requested it from you. ??? Jeff mentioned it was a good thing it wasn't Anthrax.

But, what I'm writing to offer is that you are having trouble getting any official source of pollution data. If you'll look at the two attachments, One is the announcement of a new "pollution exclusion" attachment to my policy since it is a "growing problem... from dispersal" etc. The second page is the official endorsement that says they will not now cover any pollution related loss to the policyholder. Of interest to Jeff is the announcement on the same page of an additional exclusion for liability for any "communicable disease" loss or lawsuit. I don't know if there is a disease component to what they are spraying, but maybe it is a coincidence the insurance companies now know enough to exclude any losses from the two suspected components of Chemtrails!

Anyway, Clifford, my insurance company included an 800 number for any questions on the two new exclusions, and I thought you may be able to get the data, or a lead to the data they used to indicate they should CYA forthwith!

Regards, and I hope they can help.

Donald Hart, Indianapolis

IMPORTANT NOTICE - POLLUTION EXCLUSION



Dear Policyholder:

We're writing to tell you about an important change in your homeowners policy. As part of an internal quality review process, it has been determined that the Pollution Exclusion was not included with the policy that you received from The Hartford for your 2001-2002 policy term. We are writing to advise that the Pollution Exclusion, which has been approved for use in your state, has been included with your 2002-2003 renewal policy.

As you know, your policy is designed to protect your property against a broad range of hazards. However, all personal property policies have exclusions -- hazards that are not covered by the policy. One example of such a hazard is pollution.

Pollution, in all its various forms, has become a major problem in this country. However, we don't yet know the full extent of the problem, or the losses and damage that may result from this hazard. Without this information, we cannot properly price our insurance products to provide coverage for injury or damages caused by pollution. That's why the standard personal property policy was never intended to cover most pollution-related losses. To help AARP members better understand what their policy does and does not cover, we've included a Pollution Exclusion with our property insurance policies.

Your business is important to us, and we hope you understand the reasons for this exclusion. If you have any questions, please call us, toll free, at 1-800-423-0567, Monday through Friday, 8 a.m. to 8 p.m., your time. Thank you for your participation in the AARP Homeowners Insurance Program.

Homeowners Policy Pollution Exclusion

The following is added to Section II - Exclusions:

- m. Arising out of the discharge, dispersal, seepage, migration, release, or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape was caused by a peril insured against under Coverage C of this policy.
POLLUTANTS mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, lead paint, oils and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Form H-471-1 (Ed. 1/96) (NS)

Flood Insurance Notice

This policy does not protect you against loss due to flood. However, coverage for flood damage may be available through the National Flood Insurance Program. If you haven't already obtained a flood insurance policy and would like information regarding this special coverage please call our toll-free number 1-800-296-7542. One of our representatives will be happy to assist you.

Form PLP-29-0 (Ed. 10/01) Printed in U.S.A.

Important Notice To Policyholders

Your Homeowners Policy has Form HO-325, Communicable Disease Exclusion, attached to it. This form eliminates coverage for bodily injury or property damage which arises out of the transmission of a communicable disease by an insured.

As you probably know, transmission of communicable diseases, and lawsuits alleging such transmission, have begun to appear with greater frequency. We have decided to clarify the intent of the Homeowners policy by using a communicable disease exclusion endorsement. This endorsement states no coverage is provided under the liability coverage section of the Homeowners policy for injury arising out of the transmission of a communicable disease by an insured.

If you have any questions about this important subject, please contact your Hartford representative.

Form DRH-166-0 (Ed. 10/86) Printed in U.S.A.