

# TURN-KEY'S ENVIRONMENTAL NEWS

This quarterly newsletter has been developed to share information about environmental and health issues.

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For more information about IQ Air purifiers, visit [www.iqair.com](http://www.iqair.com) or call us for a free demonstration.



## How to Maximize Insurance Coverage for Mold Damage

March 2, 2009

Excerpt from: [www.constructionweblinks.com](http://www.constructionweblinks.com)

### Five Critical Steps to Maximize Insurance Coverage for Mold:

1. Understand the facts and the nature of the mold damage/liability. Take mold damage seriously and hire an expert, if necessary, to determine the cause of the mold and whether it occurred gradually over long periods of time.
2. Identify and collect ALL of your insurance policies. Multiple policies may be implicated, and they may contain substantially different provisions.
3. Review the policy provisions carefully. Read your insuring agreements and exclusions carefully. Understand your deadlines for submitting claims and proofs of loss and for filing suit. Understand your policies' suit limitations provisions, which can involve deadlines materially shorter than those in statutes of limitations, and understand whether appraisal, arbitration or other alternative dispute resolution is required before litigation.
4. Give written notice to all potentially implicated insurers as soon as you are aware of a potential claim. Err on the side of giving notice, even if a policy arguably does not apply. Many valid insurance claims have been lost because there was late or no notice of the claims.
5. Keep a record of all insurance notice correspondence and claims-handling communications. Document all oral conversations with your insurer. Keep records of activities undertaken by your insurer, including dates, the names of insurer representatives involved, requests for follow-up information and so on. Be diligent and persistent. If you end up in litigation, you will want a clear record of the insurer's handling of your claim. Such a record may lead to a bad faith claim against the insurer.

## TURN-KEY Launches Campaign to Market IQ Air Purifiers for Use Against Swine Flu

For years now, Turn-Key has known about the superior qualities of the IQ Air line of purifiers. Not only do these purifiers remove pollen, dust mites, mold spores, odors, and pet dander, they also filter out viruses and bacteria. So, not only can IQ Air purifiers help allergy and asthma sufferers, but, they can also help reduce the spread of flu and other illnesses.

Hospitals around the world rely on IQAir to help protect staff and patients from infectious diseases. When the dreaded disease SARS began to spread in Hong Kong hospitals in 2004, the Hong Kong Hospital Authority tested dozens of air cleaners and determined that IQAir made the only room air cleaners suitable to be used in the fight against SARS.

With the recent outbreak of the Swine Flu, Turn-Key has launched a marketing campaign to introduce hospitals and other medical facilities to the many benefits of the IQ purifiers. Visit [www.iqair.com](http://www.iqair.com) or [www.turn-keyenvironmental.com](http://www.turn-keyenvironmental.com) to learn more about IQ Air.

Turn-Key can help you get a jump start in preparing or amending an SPCC Plan to meet this requirement.

The Spill Prevention, Control, and Countermeasure (SPCC) rule includes requirements for oil spill prevention, preparedness, and response to prevent oil discharges to navigable waters and adjoining shorelines. The rule requires specific facilities to prepare, amend, and implement SPCC Plans.

On June 19, 2009, EPA published in the Federal Register a SPCC compliance date extension for all facilities until November 10, 2010. Facilities must amend or prepare, and implement SPCC Plans by the compliance date in accordance with revisions to the SPCC rule promulgated since 2002. Farms must also amend or prepare their SPCC Plans, and implement those Plans by the same date.

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**TKEC** specializes in indoor air quality, industrial compliance, environmental planning, and environmental health and safety issues. Utilizing proven scientific strategies and methods, our skilled and experienced personnel solve diverse environmental problems from the simple to the complex. Our goal is to provide high quality, responsive, practical, timely and legally defensible solutions for our clients. Staff members are certified in their various fields including Certified Microbial Remediation Supervisor, Certified Professional Geologist, and new ASTM standards for Phase I Environmental Site Assessments. Our services include:

**Real Estate Property Assessment:** Phase I Environmental Site Assessments, Phase II Environmental Site Investigations/characterizations, Phase III Site Clean-up.

**Mold:** Microbial (mold/bacteria) investigations, mold sampling and analysis with remedial design and oversight.

**Water:** Sampling and analysis, groundwater well development and monitoring, hydrogeologic balance investigations.

**Environmental Health and Safety:** Site Inspections, on-site training, written safety procedures and plans, health and safety compliance audits.

**Asbestos:** Building inspections, technical and contract specs, health risk assessments, abatement response actions, bulk air sampling and analysis.

**Industrial Compliance:** RCRA, CERCLA, OSHA, TSCA, SARA Title III, Storm Water Discharge, Hazardous Communication Programs, industrial audits, Hazardous Waste sampling and analysis, Hazardous Waste permitting and disposal

**Underground/Aboveground Storage Tanks:** Soil Vapor Testing, groundwater monitoring, remedial investigation-feasibility studies, corrective action plans, remediation cleanup of soil/groundwater.