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DISCOVERING A LOST ASSET THAT COULD SAVE YOUR BUSINESS

Ever lay awake worrying that paying for old pollution could ruin your business? It's true that you can still be liable today for pollution created long ago. And after soaking through soil or moving with groundwater for decades, cleaning up can cost millions. But you may have a long lost ally—old insurance policies.

Before the mid-1980s, insurance policies commonly covered any unintended pollution that occurred during the policy period, even if you didn't discover the damage until decades later. Those old policies never die; they just get lost and forgotten. Eventually, insurers wised up. They began insuring only claims made during the policy period. Now, when the policy period ends, the coverage generally expires. Insurers also began excluding pollution, asbestosis and other claims that can cause liability years after first exposure.

Those old policies can be enormously valuable to you, and costly to insurance companies. That's why insurers generally don't save copies of old policies. And if you didn't save them either, you could end up losing what you paid for—insurance that lasts forever.

We can help you find old lost policies. You may be overlooking valuable clues. An old file about a slip and fall accident might contain a claims adjuster's letter that lists a policy number. An old declaration page holds important clues even if it's no longer attached to the policy. An old letter from your former insurance agent may hold clues to finding a lost policy. So far, we've found over \$100 million of environmental and asbestos coverage for clients who did not realize they had it.

But these clues grow dimmer each year. Memories fade, people die, and people keep throwing away old files. This is why you need to look now, before it's too late. If you have any questions or need help, please contact Steve Bogart or your Reinhart attorney.



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This *Reinhart Headlines in Litigation E-Alert* provides general information about litigation issues. It should not be construed as legal advice or a legal opinion. Readers should seek legal counsel concerning specific factual situations confronting them.

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