



## Webinar: Special Edition

### *Environmental Insurance*

*“When pollution becomes a liability”*

**Wednesday, November 4, 2015 (register by October 28)**

Have you been following recent state court decisions in regards to bacteria, nitrates and manure on area farm operations? Recent cases and laws have changed the insurance landscape for dairy farmers. Hear from David Dybdahl and Harrison Scheider how these decisions impact you, your operation, your livelihood, and how to be sure your insurance is covering your liabilities.

Learn what you can do to help transfer the risk of the new exposure that is being imposed on your dairy. Dybdahl and Scheider will cover common uninsured environmental loss exposures that may be present on your operation, and how to address them to help diminish new risks. Tune in for a better understanding on the issues of “is my manure a pollutant,” and by the end be able to address the risk appropriately with the knowledge gained by attending this webinar.

#### **PRESENTED BY:**



#### **David J. Dybdahl, CPCU, ARM, MBA**

David Dybdahl is widely recognized for his expertise in environmental risk management. He has served on the United States Environmental Protection Agency’s Contractor Indemnification Technical Review Panel and provided information on environmental insurance issues to the United States Department of Defense and Department of Energy. Dybdahl is the contributing author on Environmental Risk Management and Insurance in the prestigious CPCU and ARMR professional designation courses and the professional errors and omissions loss control manual for the Independent Insurance Agents and Brokers of America.



#### **Harrison Scheider, BA**

As a wholesale environmental insurance broker, Harrison Scheider helps design and provide environmental insurance solutions for independent insurance agents and their clients which helps them manage their environmental liability loss exposures. He assists in placing contractors’ environmental liability policies and site environmental impairment liability insurance policies for construction firms, restoration contractors, mold & asbestos abatement contractors, site owners, hotels & apartment owners, farmers & agricultural risks.

**This webinar will be LIVE on Wed., November 4  
Noon – 1:00 p.m. CST**

**\*A recorded webinar will be available to those pre-registered**

***Sign up today online or call PDPW to register by Oct. 28***

***Registration is \$25. You must PRE-REGISTER your computer to receive the recorded session.***

**\* If you have a date/time conflict, you can watch a fully recorded version at your leisure.**

**To register or for more info, visit [www.pdpw.org](http://www.pdpw.org) or call PDPW at 800-947-7379.**