

Service Stations & Underground Storage Tanks?

Do you have exposures from pollution? Do you have adequate cover?

Can pollution occur at your service station or vehicle depot from the fuels, oils and solvents that are stored at your site?

Facts:

- Fuels, oils and solvents can cause pollution.
- If you have underground storage tanks, then you may have the potential for gradual pollution.
- Pollution can occur from sudden and accidental events like a release occurring while the underground storage tanks are being filled from an improperly connected hose or an overfill event.
- Gradual pollution events can occur from a leaking belowground pipeline or tank which can cause significant groundwater contamination when it happens over a number of years.
- As tanks age, the potential for pollution usually increases.
- Costs to investigate and clean up contaminated soils can have a starting range of \$50,000.
- Add groundwater contamination – especially if it has spread beyond your property – and those costs can skyrocket.

Managing the Risk – Questions to Contemplate:

1. What kind of sudden & accidental pollution coverage is provided by your public liability policy? Some public liability policies provide limited sudden & accidental pollution coverage but specifically exclude clean-up costs, or only provide these if there is personal injury or property damage.
2. Public liability policies typically exclude gradual pollution events. Do you have coverage for gradual pollution?
3. Do you have the financial resources available now to clean up your site, or a neighbour's site from contamination caused by your operations?

The state environmental agencies are **increasingly focused** on putting programs in place to reduce harm to the environment and to human health.

Take active steps to achieve industry best practice and reduce the potential for pollution to occur.

But for safety, be ready to protect yourself when accidents do happen. **Liberty International Underwriters** can provide comprehensive coverage for pollution.