

# Commercial storage tank pollution liability

The storage tank pollution liability policy covers releases commencing after the policy retroactive date that emanate from scheduled storage tank systems for cleanup costs on-site and off-site and third-party loss. The coverage can be used to meet U.S. EPA Financial Responsibility requirements.

## Customer profile

Our storage tank pollution liability coverage is used by a wide variety of customer groups. The following is a partial list of the customer groups we serve:

- Gas stations and convenience stores
- Schools
- Golf courses
- Car dealers
- Hospitals
- Condominiums
- Hotels

## Coverage highlights

- Claims-made and reported coverage
- Coverage for releases that start after the retroactive date on the policy
- Coverage for releases from scheduled storage tanks systems
- Pays for necessary corrective action to clean up contamination from scheduled storage tanks
- Pays for compensation for bodily injury and property damage to third parties that an insured is legally obligated to pay as a result of a release from a scheduled storage tank system
- Meets U.S. EPA Financial Responsibility requirements

- Covers spills from loading and unloading to operate the tank system
- Automatic six-month extended reporting period (ERP) applies if there is no replacement coverage or the retroactive date is advanced. Plus optional (ERP) available
- Deductible and “pay on behalf” wording

## Capacity

- Up to \$25 million

## Typical loss scenarios

### Manufacturer

A diesel fuel tank system’s piping releases a substantial amount of fuel into soil and groundwater that eventually migrates to a nearby stream. Subsequent soil and groundwater remediation costs could be incurred to satisfy environmental regulators and settle the claim.

### Gas station

A motorist collides with a fuel pump causing piping to be disrupted and fuel to be released. This can result in a claim for cleanup of soil contamination.

### Fuel oil distributor

Corrosion in an aboveground storage tank causes a leak resulting in soil and groundwater contamination can result in substantial costs for remediation.

## Integration

The Zurich environmental team works together in order to provide you with the best product. Our underwriting staff coordinates with our claims and risk management departments to provide you with the foremost coverage available.

## Financial stability

All policies are backed by the financial strength of Zurich American Insurance Company. This financial strength is central to our ability to help provide security for companies pursuing business opportunities. To view our ratings, go to [www.zurichna.com](http://www.zurichna.com).

## Services built to respond

Zurich's experience and extensive resources are the foundation on which we build risk engineering consulting and risk management options to help mitigate emerging risks like pollution and the more traditional liability risks. Our professionals are experienced in handling claims of all sizes, including large catastrophic claims that may involve managing hundreds of litigants and require specialized skill in allocating liability among parties.

## Insurance experience you can count on

To protect your business, you need an insurer with the experience and staying power to be there when you need it. Zurich has nearly a century of underwriting experience in North America. We've built a team of insurance professionals with the knowledge base and talent you need. And we're a recognized leader in the marketplace -with global reach, financial strength, stability and experience.

Talk to your broker or contact Zurich environmental toll free at 1-866-219-3402 about our storage tank pollution liability solution - a proven leader in environmental insurance.

### Zurich

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