

Wrong place, wrong time!

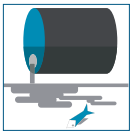
Be ready when life happens. These waste management situations illustrate the variety of environmental exposures that could affect your customers!



A manufacturing company performed routine drum washing operations. Over time, solvent laced wash water migrated through cracks in the concrete and into the subsurface soils and groundwater. The plume of solvents traveled off site and contaminated a nearby municipal water supply well. Costly remedial technology had to be implemented to provide safe drinking water. The municipality filed suit against the manufacturing company for cleanup costs and property damage.



Residents in a crowded urban neighborhood, located near a solvent recycler, started to notice a suspicious odor in their basements. After investigation, it was determined that the vapors were caused by solvent contaminated groundwater underneath the recycling facility as a result of historical disposal practices. The residents claimed the solvent vapors created fire and health hazards that resulted in alleged bodily injury and diminution of property values.



A process tank at a recycling wastewater treatment plant malfunctioned. The tank discharged a large volume of untreated wastewater into a nearby stream, causing damage to aquatic life. The local regulatory authority issued fines to the operator of the wastewater treatment plant for the accidental and unauthorized discharge. In addition, several local residents and environmental groups filed property damage suits.



An old wastewater treatment plant had undergone several renovations throughout the years. Improper closure of an old clarifier and on-site surface impoundment resulted in gradual seepage of pollutants into the central water supply for a neighboring community. Extensive groundwater remediation and emergency water supply for residents was required.

Waste Management

Claims Scenarios



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Operators of a construction and demolition waste landfill were sued by an adjacent property who alleged that contamination from the landfill had migrated onto their land. The complaint alleged that the landfill operator accepted various liquid wastes which subsequently contaminated the groundwater. As a result of the contamination, residents developed unspecified health problems.



A site, located in a former industrial area on top of a historic landfill, was being redeveloped into a condominium complex. The adjacent property was already involved in the state's remediation program. The proposed redevelopment prompted environmental regulators to request further environmental assessment of the site. As a result, additional investigations were undertaken to address contaminants detected.



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The above claim scenarios are provided to illustrate the variety of potential environmental exposures faced by your clients. The facts of any situation which may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus, no representation is made that any specific insurance coverage applies to the above claim scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (03/22)

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